



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [WSFS FINANCIAL CORPORATION](#)

**City/State** [WILMINGTON, DE](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [19,985,387](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: \_\_\_\_\_

| Peer Group Number | Description  |
|-------------------|--|
| 1                 | Consolidated assets equal to or greater than \$10 billion  |
| 2                 | Consolidated assets between \$3 billion and \$10 billion   |
| 3                 | Consolidated assets between \$1 billion and \$3 billion  |
| 4                 | Consolidated assets between \$500 million and \$1 billion  |
| 5                 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6                 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7                 | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9                 | Atypical and second-tier holding companies   |

|   |  |
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| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9 | Atypical and second-tier holding companies   |

Mailing Address:

[WSFS FINANCIAL CORPORATION](#)

[500 DELAWARE AVENUE](#)

[WILMINGTON, DE 19801](#)

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## Summary Ratios

|  | 09/30/2022 |        |    | 09/30/2021 |        |    | 12/31/2021 |        |    | 12/31/2020 |        |    | 12/31/2019 |        |    |  |  |  |  |  |  |  |  |  |  |  |
|--|------------|--------|----|------------|--------|----|------------|--------|----|------------|--------|----|------------|--------|----|--|--|--|--|--|--|--|--|--|--|--|
| Average assets (\$000) .....   | 20,892,924 |        |    | 14,702,740 |        |    | 14,886,988 |        |    | 13,081,876 |        |    | 11,453,951 |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Net income (\$000) .....   | 137,926    |        |    | 215,155    |        |    | 271,442    |        |    | 114,774    |        |    | 148,809    |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Number of BHCs in peer group .....   | 132        |        |    | 132        |        |    | 130        |        |    | 128        |        |    | 125        |        |    |  |  |  |  |  |  |  |  |  |  |  |
| <b>Earnings and Profitability:</b>   |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| <b>Percent of Average Assets</b>   |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Net interest income (tax equivalent) .....   | 3          | 2.79   | 63 | 2.96       | 2.65   | 73 | 2.92       | 2.60   | 72 | 3.57       | 2.77   | 89 | 3.90       | 3.01   | 88 |  |  |  |  |  |  |  |  |  |  |  |
| + Non-interest income .....  | 1.18       | 0.94   | 69 | 1.23       | 1.09   | 63 | 1.21       | 1.04   | 65 | 1.45       | 1.21   | 67 | 1.40       | 1.32   | 63 |  |  |  |  |  |  |  |  |  |  |  |
| - Overhead expense .....   | 2.81       | 2.18   | 83 | 2.63       | 2.21   | 81 | 2.54       | 2.17   | 80 | 2.82       | 2.57   | 69 | 3.60       | 2.69   | 84 |  |  |  |  |  |  |  |  |  |  |  |
| - Provision for credit losses .....  | 0.23       | 0.10   | 87 | -0.99      | -0.12  | 0  | -0.79      | -0.09  | 0  | 1.17       | 0.51   | 93 | 0.22       | 0.15   | 73 |  |  |  |  |  |  |  |  |  |  |  |
| + Securities gains (losses) .....  | 0          | 0      | 45 | 0          | 0.01   | 66 | 0          | 0.01   | 61 | 0.07       | 0.02   | 87 | 0          | 0.01   | 60 |  |  |  |  |  |  |  |  |  |  |  |
| + Other tax equivalent adjustments .....   | 0          | 0      | 48 | 0          | 0      | 49 | 0          | 0      | 46 | 0          | 0      | 48 | 0          | 0      | 42 |  |  |  |  |  |  |  |  |  |  |  |
| = Pretax net operating income (tax equivalent) .....                                 | 1.21       | 1.46   | 21 | 2.60       | 1.76   | 90 | 2.41       | 1.66   | 89 | 1.12       | 1.04   | 52 | 1.71       | 1.56   | 61 |  |  |  |  |  |  |  |  |  |  |  |
| Net operating income .....   | 0.88       | 1.10   | 19 | 1.95       | 1.34   | 89 | 1.82       | 1.26   | 88 | 0.88       | 0.81   | 53 | 1.30       | 1.19   | 59 |  |  |  |  |  |  |  |  |  |  |  |
| Net income .....   | 0.88       | 1.10   | 19 | 1.95       | 1.34   | 89 | 1.82       | 1.26   | 89 | 0.88       | 0.82   | 52 | 1.30       | 1.19   | 59 |  |  |  |  |  |  |  |  |  |  |  |
| Net income (Subchapter S adjusted) .....   |            | 1.56   |    |            | 2.06   |    |            | 1.97   |    |            | 1.18   |    |            | 1.17   |    |  |  |  |  |  |  |  |  |  |  |  |
| <b>Percent of Average Earning Assets</b>   |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Interest income (tax equivalent) .....   | 3.61       | 3.36   | 67 | 3.46       | 3.12   | 71 | 3.41       | 3.06   | 72 | 4.37       | 3.55   | 91 | 5.21       | 4.41   | 88 |  |  |  |  |  |  |  |  |  |  |  |
| Interest expense .....   | 0.16       | 0.35   | 22 | 0.18       | 0.26   | 37 | 0.17       | 0.25   | 37 | 0.41       | 0.52   | 39 | 0.76       | 1.08   | 28 |  |  |  |  |  |  |  |  |  |  |  |
| Net interest income (tax equivalent) .....   | 3.45       | 3.01   | 78 | 3.27       | 2.85   | 78 | 3.24       | 2.80   | 79 | 3.96       | 3.01   | 90 | 4.45       | 3.33   | 92 |  |  |  |  |  |  |  |  |  |  |  |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                                  |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Net loan and lease losses / Average loans and leases .....                           | 0.11       | 0.09   | 68 | 0.23       | 0.12   | 79 | 0.20       | 0.11   | 77 | 0.08       | 0.27   | 27 | 0.22       | 0.21   | 60 |  |  |  |  |  |  |  |  |  |  |  |
| Earnings coverage of net loan and lease losses (X) .....                             | 24.48      | 36.38  | 49 | 11.86      | 26.30  | 36 | 13.98      | 39.72  | 36 | 39.60      | 22.91  | 82 | 12.55      | 24.40  | 46 |  |  |  |  |  |  |  |  |  |  |  |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale ..... | 1.25       | 1.17   | 63 | 1.31       | 1.32   | 53 | 1.20       | 1.23   | 49 | 2.54       | 1.58   | 86 | 0.56       | 0.83   | 26 |  |  |  |  |  |  |  |  |  |  |  |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.24       | 1.15   | 64 | 1.29       | 1.30   | 54 | 1.18       | 1.20   | 48 | 2.48       | 1.55   | 86 | 0.56       | 0.81   | 26 |  |  |  |  |  |  |  |  |  |  |  |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....             | 0.17       | 0.39   | 18 | 0.45       | 0.58   | 42 | 0.24       | 0.49   | 19 | 0.49       | 0.71   | 36 | 0.30       | 0.57   | 21 |  |  |  |  |  |  |  |  |  |  |  |
| 30–89 days past due loans and leases / Total loans and leases .....                  | 0.27       | 0.33   | 56 | 0.25       | 0.29   | 52 | 0.37       | 0.32   | 66 | 0.31       | 0.39   | 48 | 0.38       | 0.43   | 53 |  |  |  |  |  |  |  |  |  |  |  |
| <b>Liquidity and Funding</b>   |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Net noncore funding dependence .....   | 0.94       | 5.89   | 30 | -8.64      | -3.31  | 32 | -4.87      | -2.33  | 42 | -4.12      | 3.20   | 31 | 7.90       | 14.45  | 30 |  |  |  |  |  |  |  |  |  |  |  |
| Net short-term noncore funding dependence .....                                      | -0.18      | 0.87   | 38 | -10.25     | -9.17  | 36 | -6.26      | -7.71  | 51 | -6.69      | -4.76  | 37 | 5.09       | 3.38   | 49 |  |  |  |  |  |  |  |  |  |  |  |
| Net loans and leases / Total assets .....  | 58.15      | 63.09  | 33 | 52         | 58.81  | 27 | 50.10      | 58.67  | 22 | 62.74      | 61.58  | 44 | 69.42      | 63.77  | 56 |  |  |  |  |  |  |  |  |  |  |  |
| <b>Capitalization</b>  |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 leverage ratio .....  | 9.39       | 9.22   | 60 | 10.09      | 9.07   | 78 | 10.24      | 8.98   | 79 | 9.76       | 9.13   | 74 | 11.54      | 9.76   | 86 |  |  |  |  |  |  |  |  |  |  |  |
| Holding company equity capital / Total assets .....                                  | 10.53      | 9.68   | 64 | 12.41      | 10.79  | 75 | 12.29      | 10.71  | 73 | 12.50      | 11.16  | 71 | 15.10      | 12.43  | 83 |  |  |  |  |  |  |  |  |  |  |  |
| Total equity capital (including minority interest) / Total assets .....              | 10.51      | 9.81   | 63 | 12.40      | 10.91  | 72 | 12.28      | 10.82  | 70 | 12.48      | 11.29  | 69 | 15.09      | 12.57  | 82 |  |  |  |  |  |  |  |  |  |  |  |
| Common equity tier 1 capital / Total risk-weighted assets .....                      | 11.89      | 11.79  | 54 | 13.69      | 12.64  | 71 | 14.16      | 12.42  | 77 | 11.87      | 12.38  | 46 | 12.65      | 12.17  | 67 |  |  |  |  |  |  |  |  |  |  |  |
| Net loans and leases / Equity capital (X) .....                                      | 5.52       | 6.64   | 30 | 4.19       | 5.47   | 24 | 4.08       | 5.53   | 22 | 5.02       | 5.58   | 39 | 4.60       | 5.21   | 34 |  |  |  |  |  |  |  |  |  |  |  |
| Cash dividends / Net income .....  | 19.21      | 31.93  | 26 | 8.39       | 27.22  | 15 | 8.93       | 28.27  | 13 | 21.23      | 42.30  | 22 | 15.10      | 33.12  | 17 |  |  |  |  |  |  |  |  |  |  |  |
| Cash dividends / Net income (Subchapter S adjusted) .....                            |            | 71.62  |    |            | -3.51  |    |            | 3.14   |    |            | -0.65  |    |            | -12.02 |    |  |  |  |  |  |  |  |  |  |  |  |
| <b>Growth Rates</b>  |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Assets .....   | 29.98      | 6.04   | 90 | 11.18      | 9.51   | 61 | 10.07      | 10.50  | 54 | 16.95      | 16.68  | 55 | 69.08      | 9.26   | 96 |  |  |  |  |  |  |  |  |  |  |  |
| Equity capital .....   | 10.20      | -3.83  | 83 | 2.44       | 7.52   | 23 | 8.23       | 7.46   | 66 | -3.17      | 6.99   | 9  | 125.39     | 10.49  | 99 |  |  |  |  |  |  |  |  |  |  |  |
| Net loans and leases .....   | 45.34      | 14.48  | 93 | -13.60     | -0.66  | 4  | -12.10     | 3.36   | 4  | 5.70       | 9.07   | 43 | 74.02      | 9.10   | 95 |  |  |  |  |  |  |  |  |  |  |  |
| Noncore funding .....  | 6.23       | 36.20  | 35 | -39.34     | -21.64 | 23 | -53.23     | -14.79 | 6  | -28.38     | -12.18 | 32 | -4.62      | 6.59   | 31 |  |  |  |  |  |  |  |  |  |  |  |
| <b>Parent Company Ratios</b>   |            |        |    |            |        |    |            |        |    |            |        |    |            |        |    |  |  |  |  |  |  |  |  |  |  |  |
| Short-term debt / Equity capital .....   | 0          | 0.48   | 40 | 0          | 0.55   | 39 | 0          | 0.57   | 38 | 0          | 0.77   | 38 | 0          | 1.02   | 36 |  |  |  |  |  |  |  |  |  |  |  |
| Long-term debt / Equity capital .....  | 11.80      | 11.91  | 60 | 7.75       | 10.65  | 51 | 7.63       | 10.95  | 51 | 13.76      | 13.56  | 66 | 5.33       | 13.04  | 43 |  |  |  |  |  |  |  |  |  |  |  |
| Equity investment in subsidiaries / Equity capital .....                             | 104.36     | 104.01 | 55 | 105.32     | 103.15 | 68 | 105.57     | 103.22 | 67 | 104.07     | 102.81 | 61 | 105.16     | 103.22 | 62 |  |  |  |  |  |  |  |  |  |  |  |
| Cash from ops + noncash items + op expense / Op expense + dividends .....            | 583.32     | 118.32 | 98 | 31.31      | 155.61 | 9  | 25.43      | 154.48 | 7  | 633.12     | 147.24 | 99 | 842.32     | 190.27 | 98 |  |  |  |  |  |  |  |  |  |  |  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

| Dollar Amount in Thousands   | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |          |
|--|------------|------------|------------|------------|------------|----------------|----------|
|  |            |            |            |            |            | 1-Year         | 5-Year   |
| Interest and fees on loans.....  | 372,647    | 286,741    | 373,264    | 444,156    | 453,761    | 29.96          | 120.17   |
| Income from lease financing receivables.....                                   | 28,463     | 14,216     | 19,984     | 16,238     | 9,459      | 100.22         |          |
| Fully taxable income on loans and leases.....                                  | 400,951    | 300,786    | 393,028    | 460,156    | 462,958    | 33.30          | 137.22   |
| Tax-exempt income on loans and leases.....                                     | 159        | 171        | 220        | 238        | 262        | -7.02          | -33.75   |
| Estimated tax benefit on income on loans and leases.....                       | 72         | 732        | 978        | 968        | 980        | -90.19         | -95.96   |
| Income on loans and leases (tax equivalent).....                               | 401,182    | 301,689    | 394,226    | 461,362    | 464,200    | 32.98          | 134.56   |
| Investment interest income (tax equivalent).....                               | 84,614     | 41,363     | 61,348     | 53,179     | 53,205     | 104.56         | 367.10   |
| Interest on balances due from depository institutions.....                     | 5,720      | 1,269      | 1,709      | 480        | 3,396      | 350.75         | 23733.33 |
| Interest income on other earning assets.....                                   | 422        | 66         | 86         | 535        | 1,507      | 539.39         | -65.75   |
| Total interest income (tax equivalent).....                                    | 491,938    | 344,387    | 457,369    | 515,556    | 522,308    | 42.84          | 158.37   |
| Interest on time deposits of \$250K or more .....                              | 787        | 915        | 1,148      | 3,170      | 5,191      | -13.99         | 18.17    |
| Interest on time deposits < \$250K.....  | 3,433      | 6,300      | 7,692      | 18,910     | 20,829     | -45.51         | -16.29   |
| Interest on foreign office deposits .....                                      | 0          | 0          | 0          | 0          | 0          |                |          |
| Interest on other deposits .....   | 9,317      | 4,609      | 6,083      | 17,182     | 34,055     | 102.15         | 69.06    |
| Interest on other borrowings and trading liabilities.....                      | 5,509      | 6,385      | 7,797      | 9,188      | 16,069     | -13.72         | -61.60   |
| Interest on subordinated debt and mandatory convertible securities .....       | 2,672      | 0          | 0          | 0          | 0          |                |          |
| Total interest expense.....  | 21,718     | 18,209     | 22,720     | 48,450     | 76,144     | 19.27          | -11.80   |
| Net interest income (tax equivalent).....                                      | 470,220    | 326,178    | 434,649    | 467,106    | 446,164    | 44.16          | 183.64   |
| Non-interest income.....   | 184,191    | 135,373    | 179,431    | 190,146    | 160,455    | 36.06          | 103.33   |
| Adjusted operating income (tax equivalent) .....                               | 654,411    | 461,551    | 614,080    | 657,252    | 606,619    | 41.79          | 155.27   |
| Overhead expense.....  | 440,148    | 289,568    | 378,505    | 368,456    | 411,981    | 52.00          | 177.63   |
| Provision for credit losses.....   | 35,311     | -109,624   | -117,955   | 153,180    | 25,560     |                | 411.68   |
| Securities gains (losses) .....  | 0          | 331        | 331        | 9,076      | 333        | -100.00        | -100.00  |
| Other tax equivalent adjustments .....   | 0          | 0          | 0          | 0          | 0          |                |          |
| Pretax net operating income (tax equivalent).....                              | 189,358    | 286,567    | 358,700    | 146,107    | 195,586    | -33.92         | 104.29   |
| Applicable income taxes .....  | 49,929     | 70,610     | 86,095     | 31,636     | 46,452     | -29.29         | 64.34    |
| Tax equivalent adjustments .....   | 1,216      | 753        | 1,000      | 1,151      | 1,216      | 61.49          | -45.57   |
| Applicable income taxes (tax equivalent).....                                  | 51,145     | 71,363     | 87,095     | 32,787     | 47,668     | -28.33         | 56.81    |
| Minority interest .....  | 287        | 49         | 163        | -1,454     | -891       |                | 485.71   |
| Net income before discontinued operations, net of minority interest .....      | 137,926    | 215,155    | 271,442    | 114,774    | 148,809    | -35.89         | 129.59   |
| Discontinued operations, net of applicable income taxes.....                   | 0          | 0          | 0          | 0          | 0          |                |          |
| Net income attributable to holding company.....                                | 137,926    | 215,155    | 271,442    | 114,774    | 148,809    | -35.89         | 129.59   |
| <b>Memoranda</b>   |            |            |            |            |            |                |          |
| Net income - holding company and noncontrolling (minority) interest.....       | 138,213    | 215,204    | 271,605    | 113,320    | 147,918    | -35.78         | 130.06   |
| Investment securities income (tax equivalent).....                             | 84,614     | 41,363     | 61,348     | 53,179     | 53,205     | 104.56         | 367.10   |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 2,098      | 2,098      | 2,796      | 1,142      | 0          | 0.00           | 1431.39  |
| Mortgage-backed securities .....   | 78,828     | 37,157     | 55,802     | 48,377     | 48,954     | 112.15         | 457.80   |
| All other securities .....   | 3,688      | 2,108      | 2,750      | 3,660      | 4,251      | 74.93          | -4.09    |
| Cash dividends declared.....   | 26,501     | 18,058     | 24,242     | 24,369     | 22,463     | 46.75          | 301.53   |
| Common .....   | 26,501     | 18,058     | 24,242     | 24,369     | 22,463     | 46.75          | 301.53   |
| Preferred.....   | 0          | 0          | 0          | 0          | 0          |                |          |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

|  | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income (tax equivalent) .....   | 3.14       | 3.12     | 53  | 3.12       | 2.90     | 66  | 3.07       | 2.85     | 68  | 3.94       | 3.27     | 87  | 4.56       | 4        | 85  |
| Less: Interest expense .....   | 0.14       | 0.33     | 19  | 0.17       | 0.24     | 36  | 0.15       | 0.23     | 35  | 0.37       | 0.48     | 39  | 0.66       | 0.98     | 27  |
| Equals: Net interest income (tax equivalent) .....                             | 3          | 2.79     | 63  | 2.96       | 2.65     | 73  | 2.92       | 2.60     | 72  | 3.57       | 2.77     | 89  | 3.90       | 3.01     | 88  |
| Plus: Non-interest income .....  | 1.18       | 0.94     | 69  | 1.23       | 1.09     | 63  | 1.21       | 1.04     | 65  | 1.45       | 1.21     | 67  | 1.40       | 1.32     | 63  |
| Equals: adjusted operating income (tax equivalent) .....                       | 4.18       | 3.77     | 78  | 4.19       | 3.80     | 75  | 4.12       | 3.70     | 76  | 5.02       | 4.04     | 88  | 5.30       | 4.41     | 85  |
| Less: Overhead expense .....   | 2.81       | 2.18     | 83  | 2.63       | 2.21     | 81  | 2.54       | 2.17     | 80  | 2.82       | 2.57     | 69  | 3.60       | 2.69     | 84  |
| Less: Provision for credit losses .....  | 0.23       | 0.10     | 87  | -0.99      | -0.12    | 0   | -0.79      | -0.09    | 0   | 1.17       | 0.51     | 93  | 0.22       | 0.15     | 73  |
| Plus: Realized gains (losses) on held-to-maturity securities .....             | 0          | 0        | 48  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 46  | 0          | 0        | 49  |
| Plus: Realized gains (losses) on available-for-sale securities .....           | 0          | 0        | 45  | 0          | 0.01     | 64  | 0          | 0.01     | 60  | 0.07       | 0.02     | 87  | 0          | 0.01     | 60  |
| Plus: other tax equivalent adjustments .....                                   | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 46  | 0          | 0        | 48  | 0          | 0        | 42  |
| Equals: Pretax net operating income (tax equivalent) .....                     | 1.21       | 1.46     | 21  | 2.60       | 1.76     | 90  | 2.41       | 1.66     | 89  | 1.12       | 1.04     | 52  | 1.71       | 1.56     | 61  |
| Less: Applicable income taxes (tax equivalent) .....                           | 0.33       | 0.34     | 48  | 0.65       | 0.41     | 90  | 0.59       | 0.38     | 89  | 0.25       | 0.23     | 55  | 0.42       | 0.36     | 67  |
| Less: Minority interest .....  | 0          | 0        | 88  | 0          | 0        | 82  | 0          | 0        | 84  | -0.01      | 0        | 0   | -0.01      | 0        | 1   |
| Equals: Net operating income .....   | 0.88       | 1.10     | 19  | 1.95       | 1.34     | 89  | 1.82       | 1.26     | 88  | 0.88       | 0.81     | 53  | 1.30       | 1.19     | 59  |
| Plus: Net extraordinary items .....  | 0          | 0        | 51  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| Equals: Net income .....   | 0.88       | 1.10     | 19  | 1.95       | 1.34     | 89  | 1.82       | 1.26     | 89  | 0.88       | 0.82     | 52  | 1.30       | 1.19     | 59  |
| Memo: Net income (last four quarters) .....                                    | 0.99       | 1.10     | 35  | 1.90       | 1.30     | 88  | 1.82       | 1.26     | 89  | 0.88       | 0.82     | 52  | 1.30       | 1.19     | 58  |
| Net income—BHC and noncontrolling (minority) interest .....                    | 0.88       | 1.11     | 17  | 1.95       | 1.35     | 89  | 1.82       | 1.27     | 90  | 0.87       | 0.83     | 52  | 1.29       | 1.20     | 57  |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets .....                                  | 86.87      | 92.93    | 2   | 90.33      | 93.09    | 17  | 90.20      | 93.08    | 18  | 90.09      | 92.32    | 21  | 87.57      | 91.05    | 15  |
| Average interest-bearing funds / Average assets .....                          | 50.60      | 60.58    | 12  | 59.59      | 61.98    | 41  | 59.06      | 61.99    | 41  | 62.73      | 64.06    | 46  | 63.06      | 65.57    | 40  |
| Interest income (tax equivalent) / Average earning assets .....                | 3.61       | 3.36     | 67  | 3.46       | 3.12     | 71  | 3.41       | 3.06     | 72  | 4.37       | 3.55     | 91  | 5.21       | 4.41     | 88  |
| Interest expense / Average earning assets .....                                | 0.16       | 0.35     | 22  | 0.18       | 0.26     | 37  | 0.17       | 0.25     | 37  | 0.41       | 0.52     | 39  | 0.76       | 1.08     | 28  |
| Net interest income (tax equivalent) / Average earning assets .....            | 3.45       | 3.01     | 78  | 3.27       | 2.85     | 78  | 3.24       | 2.80     | 79  | 3.96       | 3.01     | 90  | 4.45       | 3.33     | 92  |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent) .....                                  | 4.67       | 4.24     | 81  | 4.68       | 4.07     | 82  | 4.66       | 4.01     | 83  | 5.04       | 4.27     | 87  | 5.79       | 5.09     | 84  |
| Interest-bearing bank balances .....   | 0.83       | 0.79     | 54  | 0.12       | 0.13     | 24  | 0.13       | 0.14     | 22  | 0.10       | 0.27     | 3   | 5.87       | 2.04     | 99  |
| Federal funds sold and reverse repos .....                                     |            | 1.05     |     |            | 0.25     |     |            | 0.25     |     |            | 0.68     |     |            | 2.44     |     |
| Trading assets .....   |            | 0.57     |     |            | 0.45     |     |            | 0.45     |     |            | 0.60     |     |            | 0.99     |     |
| Total earning assets .....   | 3.61       | 3.33     | 69  | 3.45       | 3.09     | 74  | 3.40       | 3.04     | 73  | 4.36       | 3.51     | 91  | 5.20       | 4.36     | 88  |
| Investment securities (tax equivalent) .....                                   | 2.03       | 1.96     | 60  | 1.68       | 1.77     | 46  | 1.68       | 1.77     | 47  | 2.34       | 2.25     | 60  | 2.86       | 2.76     | 61  |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 1.22       | 1.38     | 35  | 1.21       | 1.23     | 49  | 1.21       | 1.14     | 55  | 0.87       | 1.75     | 15  |            | 2.32     |     |
| Mortgage-backed securities .....   | 1.85       | 1.87     | 48  | 1.50       | 1.55     | 47  | 1.49       | 1.57     | 46  | 2.35       | 2.05     | 78  | 2.77       | 2.61     | 71  |
| All other securities .....   | 3.51       | 2.89     | 77  | 2.90       | 2.85     | 57  | 2.88       | 2.81     | 58  | 3.01       | 3.24     | 45  | 3.04       | 4.06     | 19  |
| Interest-bearing deposits .....  | 0.17       | 0.35     | 25  | 0.19       | 0.22     | 50  | 0.18       | 0.21     | 51  | 0.52       | 0.53     | 54  | 0.92       | 1.10     | 36  |
| Time deposits of \$250K or more .....  | 0.73       | 0.61     | 67  | 0.84       | 0.70     | 68  | 0.82       | 0.66     | 72  | 1.58       | 1.42     | 63  | 2.26       | 1.96     | 72  |
| Time deposits < \$250K .....   | 0.51       | 0.58     | 49  | 0.88       | 0.67     | 73  | 0.83       | 0.62     | 74  | 1.62       | 1.36     | 69  | 1.76       | 1.82     | 42  |
| Other domestic deposits .....  | 0.14       | 0.31     | 23  | 0.08       | 0.16     | 30  | 0.08       | 0.15     | 29  | 0.26       | 0.36     | 40  | 0.64       | 0.93     | 31  |
| Foreign deposits .....   |            | 0.52     |     |            | 0.12     |     |            | 0.14     |     |            | 0.42     |     |            | 1.19     |     |
| Federal funds purchased and repos .....  | 3.32       | 0.88     | 93  |            | 0.18     |     | 0          | 0.17     | 9   | 1.34       | 0.62     | 85  | 2.19       | 1.86     | 64  |
| Other borrowed funds and trading liabilities .....                             | 2.40       | 1.55     | 85  | 3.16       | 1.29     | 93  | 3.04       | 1.27     | 93  | 3.23       | 1.50     | 92  | 2.90       | 2.38     | 76  |
| All interest-bearing funds .....   | 0.27       | 0.54     | 21  | 0.28       | 0.38     | 32  | 0.26       | 0.37     | 33  | 0.59       | 0.74     | 37  | 1.05       | 1.49     | 26  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 |          | 12/31/2021 |          | 12/31/2020 |          | 12/31/2019 |          |       |          |     |       |          |     |
|---|------------|------------|----------|------------|----------|------------|----------|------------|----------|-------|----------|-----|-------|----------|-----|
| <b>Non-interest Income and Expenses</b>                                     |            |            |          |            |          |            |          |            |          |       |          |     |       |          |     |
| Total non-interest income .....   | 184,191    |            | 135,373  |            | 179,431  |            | 190,146  |            | 160,455  |       |          |     |       |          |     |
| Fiduciary activities income .....   | 86,797     |            | 41,454   |            | 57,592   |            | 45,657   |            | 39,533   |       |          |     |       |          |     |
| Service charges on deposit accounts - domestic .....                        | 18,778     |            | 17,430   |            | 23,316   |            | 21,216   |            | 24,344   |       |          |     |       |          |     |
| Trading revenue.....  | 0          |            | 0        |            | 0        |            | 0        |            | 0        |       |          |     |       |          |     |
| Investment banking fees and commissions.....                                | 4,065      |            | 3,504    |            | 4,719    |            | 3,314    |            | 2,759    |       |          |     |       |          |     |
| Insurance activities revenue.....   | 3,280      |            | 1,776    |            | 2,347    |            | 3        |            | 0        |       |          |     |       |          |     |
| Venture capital revenue.....  | 0          |            | 0        |            | 0        |            | 0        |            | 0        |       |          |     |       |          |     |
| Net servicing fees .....  | 598        |            | 586      |            | 1,008    |            | 525      |            | 192      |       |          |     |       |          |     |
| Net securitization income .....   | 0          |            | 0        |            | 0        |            | 0        |            | 0        |       |          |     |       |          |     |
| Net gains (losses) on sales of loans, OREO, other assets.....               | 10,166     |            | 22,789   |            | 27,513   |            | 55,162   |            | 13,657   |       |          |     |       |          |     |
| Other non-interest income.....  | 60,507     |            | 47,834   |            | 62,936   |            | 64,269   |            | 79,970   |       |          |     |       |          |     |
| Total overhead expenses .....   | 440,148    |            | 289,568  |            | 378,505  |            | 368,456  |            | 411,981  |       |          |     |       |          |     |
| Personnel expense.....  | 222,382    |            | 158,186  |            | 213,404  |            | 195,246  |            | 209,922  |       |          |     |       |          |     |
| Net occupancy expense.....  | 72,662     |            | 35,589   |            | 47,348   |            | 56,132   |            | 66,097   |       |          |     |       |          |     |
| Goodwill impairment losses .....  | 0          |            | 0        |            | 0        |            | 0        |            | 0        |       |          |     |       |          |     |
| Amortization expenses and impairment loss (other intangible assets).....    | 11,794     |            | 7,949    |            | 10,582   |            | 10,936   |            | 9,687    |       |          |     |       |          |     |
| Other operating expenses.....   | 133,310    |            | 87,844   |            | 107,171  |            | 106,142  |            | 126,275  |       |          |     |       |          |     |
| Fee income on mutual funds and annuities.....                               | 3,118      |            | 2,738    |            | 3,681    |            | 2,597    |            | 2,104    |       |          |     |       |          |     |
| <b>Memoranda</b>  |            |            |          |            |          |            |          |            |          |       |          |     |       |          |     |
| Assets under management in proprietary mutual funds and annuities .....     | 0          |            | 0        |            | 0        |            | 0        |            | 0        |       |          |     |       |          |     |
| Number of equivalent employees .....  | 2,150      |            | 1,851    |            | 1,801    |            | 1,838    |            | 1,782    |       |          |     |       |          |     |
| Average personnel expense per employee.....                                 | 103.43     |            | 85.46    |            | 118.49   |            | 106.23   |            | 117.80   |       |          |     |       |          |     |
| Average assets per employee.....  | 9,717.64   |            | 7,943.13 |            | 8,265.96 |            | 7,117.45 |            | 6,427.58 |       |          |     |       |          |     |
|   | BHC        | Peer # 1   | Pct      | BHC        | Peer # 1 | Pct        | BHC      | Peer # 1   | Pct      | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct |
| <b>Analysis Ratios</b>  |            |            |          |            |          |            |          |            |          |       |          |     |       |          |     |
| Mutual fund fee income / Non-interest income .....                          | 1.69       | 2.43       | 46       | 2.02       | 2.14     | 52         | 2.05     | 2.17       | 51       | 1.37  | 2.02     | 46  | 1.31  | 2.72     | 39  |
| Overhead expenses / Net Interest Income + non-interest income .....         | 67.38      | 58.02      | 85       | 62.84      | 58.85    | 67         | 61.74    | 59.28      | 55       | 56.16 | 62.28    | 30  | 68.05 | 61.29    | 76  |
| <b>Percent of Average Assets</b>  |            |            |          |            |          |            |          |            |          |       |          |     |       |          |     |
| Total overhead expense .....  | 2.81       | 2.18       | 83       | 2.63       | 2.21     | 81         | 2.54     | 2.17       | 80       | 2.82  | 2.57     | 69  | 3.60  | 2.69     | 84  |
| Personnel expense.....  | 1.42       | 1.20       | 77       | 1.43       | 1.23     | 72         | 1.43     | 1.21       | 77       | 1.49  | 1.30     | 68  | 1.83  | 1.41     | 84  |
| Net occupancy expense.....  | 0.46       | 0.22       | 96       | 0.32       | 0.24     | 83         | 0.32     | 0.23       | 83       | 0.43  | 0.26     | 94  | 0.58  | 0.28     | 97  |
| Other operating expenses.....   | 0.93       | 0.73       | 83       | 0.87       | 0.72     | 77         | 0.79     | 0.72       | 70       | 0.89  | 0.94     | 65  | 1.19  | 0.97     | 77  |
| Overhead less non-interest income .....                                     | 1.63       | 1.22       | 86       | 1.40       | 1.08     | 75         | 1.34     | 1.10       | 70       | 1.36  | 1.25     | 58  | 2.20  | 1.32     | 92  |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>                |            |            |          |            |          |            |          |            |          |       |          |     |       |          |     |
| Total overhead expense .....  | 67.26      | 57.55      | 85       | 62.74      | 58.34    | 69         | 61.64    | 58.83      | 58       | 56.06 | 61.82    | 30  | 67.91 | 60.64    | 78  |
| Personnel expense.....  | 33.98      | 31.86      | 59       | 34.27      | 32.89    | 57         | 34.75    | 32.93      | 59       | 29.71 | 32.36    | 29  | 34.61 | 32.39    | 60  |
| Net occupancy expense.....  | 11.10      | 5.98       | 95       | 7.71       | 6.26     | 75         | 7.71     | 6.23       | 73       | 8.54  | 6.58     | 79  | 10.90 | 6.52     | 96  |
| Other operating expenses.....   | 22.17      | 19.14      | 80       | 20.75      | 18.68    | 70         | 19.18    | 19.18      | 52       | 17.81 | 22.28    | 34  | 22.41 | 21.20    | 68  |
| Total non-interest income .....   | 28.15      | 24.10      | 65       | 29.33      | 28.20    | 58         | 29.22    | 27.67      | 58       | 28.93 | 28.83    | 56  | 26.45 | 29.23    | 54  |
| Fiduciary activities income .....   | 13.26      | 2.13       | 95       | 8.98       | 2.27     | 92         | 9.38     | 2.20       | 93       | 6.95  | 2.09     | 89  | 6.52  | 1.97     | 88  |
| Service charges on domestic deposit accounts .....                          | 2.87       | 3.30       | 41       | 3.78       | 3.25     | 56         | 3.80     | 3.27       | 55       | 3.23  | 3.27     | 48  | 4.01  | 3.88     | 50  |
| Trading revenue.....  | 0          | 0.57       | 34       | 0          | 0.68     | 25         | 0        | 0.62       | 27       | 0     | 1.28     | 25  | 0     | 1.18     | 22  |
| Investment banking fees and commissions.....                                | 0.62       | 2.15       | 35       | 0.76       | 2.46     | 34         | 0.77     | 2.58       | 34       | 0.50  | 2.46     | 30  | 0.45  | 3.54     | 24  |
| Insurance activities revenue.....   | 0.50       | 0.36       | 73       | 0.38       | 0.38     | 70         | 0.38     | 0.36       | 70       | 0     | 0.41     | 24  | 0     | 0.47     | 11  |
| Venture capital revenue.....  | 0          | 0.01       | 44       | 0          | 0.03     | 45         | 0        | 0.04       | 44       | 0     | 0.01     | 44  | 0     | 0.02     | 42  |
| Net servicing fees .....  | 0.09       | 1.23       | 32       | 0.13       | 0.56     | 43         | 0.16     | 0.60       | 44       | 0.08  | 0.01     | 62  | 0.03  | 0.28     | 39  |
| Net securitization income .....   | 0          | 0          | 46       | 0          | 0.01     | 43         | 0        | 0.01       | 44       | 0     | 0        | 45  | 0     | 0.01     | 44  |
| Net gain (loss) - sales of loans, OREO, and other assets .....              | 1.55       | 1.19       | 66       | 4.94       | 3.64     | 72         | 4.48     | 3.30       | 72       | 8.39  | 3.92     | 82  | 2.25  | 1.86     | 66  |
| Other non-interest income.....  | 9.25       | 8.80       | 67       | 10.36      | 9.39     | 66         | 10.25    | 9.27       | 65       | 9.78  | 9.65     | 61  | 13.18 | 10.04    | 72  |
| Overhead less non-interest income .....                                     | 39.11      | 32.79      | 69       | 33.41      | 29.67    | 54         | 32.42    | 30.52      | 47       | 27.13 | 31.93    | 32  | 41.46 | 31.06    | 82  |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | 26.37      | 21.50      | 88       | 24.64      | 21.49    | 83         | 24       | 21.18      | 81       | 21.65 | 18.63    | 68  | 23.75 | 20.56    | 76  |
| Applicable income tax + TE / Pretax net operating income + TE .....         | 27.01      | 23.57      | 84       | 24.90      | 23.11    | 75         | 24.28    | 22.67      | 72       | 22.44 | 21.18    | 52  | 24.37 | 23.23    | 65  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

**Assets**

|   | Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |        |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|   |                            |            |            |            |            |            | 1-Year         | 5-Year |
| Real estate loans .....   | 8,976,296                  | 6,311,072  | 6,125,293  | 6,689,394  | 6,686,898  | 42.23      | 142.36         |        |
| Commercial and industrial loans .....                                 | 1,663,455                  | 1,175,937  | 1,189,282  | 1,960,184  | 1,291,643  | 41.46      | 85.65          |        |
| Loans to individuals .....  | 498,829                    | 289,072    | 315,591    | 340,192    | 380,458    | 72.56      | 328.46         |        |
| Loans to depository institutions and acceptances of other banks ..... | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Agricultural loans .....  | 5,118                      | 5,832      | 4,830      | 4,449      | 4,896      | -12.24     | -36.35         |        |
| Other loans and leases .....  | 632,535                    | 336,886    | 379,981    | 260,008    | 201,160    | 87.76      | 4865.34        |        |
| Less: Unearned income .....   | 9,171                      | 18,069     | 15,639     | 31,947     | 9,143      | -49.24     | 26.58          |        |
| Loans and leases, net of unearned income .....                        | 11,767,062                 | 8,100,730  | 7,999,338  | 9,222,280  | 8,555,912  | 45.26      | 148.79         |        |
| Less: Allowance for loan and lease losses .....                       | 146,195                    | 104,871    | 94,507     | 228,804    | 47,576     | 39.40      | 263.66         |        |
| Net loans and leases .....  | 11,620,867                 | 7,995,859  | 7,904,831  | 8,993,476  | 8,508,336  | 45.34      | 147.80         |        |
| Debt securities that reprice or mature in over 1 year .....           | 5,273,290                  | 4,334,921  | 5,294,196  | 2,639,660  | 2,075,866  | 21.65      | 442.97         |        |
| Mutual funds and equity securities .....                              | 0                          | 0          | 0          | 0          | 0          | 0          | -100.00        |        |
| Subtotal .....  | 16,894,157                 | 12,330,780 | 13,199,027 | 11,633,136 | 10,584,202 | 37.01      | 198.41         |        |
| Interest-bearing bank balances .....                                  | 199,621                    | 1,405,332  | 950,471    | 1,138,788  | 83,911     | -85.80     | 451.06         |        |
| Federal funds sold and reverse repos .....                            | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Debt securities that reprice or mature within 1 year .....            | 2,230                      | 233        | 1,761      | 1,144      | 2,649      | 857.08     | 579.88         |        |
| Trading assets .....  | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Total earning assets .....  | 17,096,008                 | 13,736,345 | 14,151,259 | 12,773,068 | 10,670,762 | 24.46      | 200.04         |        |
| Non-interest-bearing cash and due from depository institutions .....  | 823,576                    | 603,440    | 574,275    | 506,863    | 487,841    | 36.48      | 18.14          |        |
| Premises, fixed assets, and leases .....                              | 260,253                    | 238,047    | 231,287    | 247,399    | 270,581    | 9.33       | 439.13         |        |
| Other real estate owned .....   | 840                        | 2,195      | 2,320      | 3,061      | 2,605      | -61.73     | -78.59         |        |
| Investment in unconsolidated subsidiaries .....                       | 18,022                     | 6,904      | 7,059      | 6,029      | 6,874      | 161.04     | 796.17         |        |
| Intangible and other assets .....                                     | 1,786,698                  | 789,169    | 811,131    | 797,500    | 817,639    | 126.40     | 319.33         |        |
| Total assets .....  | 19,985,387                 | 15,376,096 | 15,777,327 | 14,333,914 | 12,256,302 | 29.98      | 190.68         |        |
| Quarterly average assets .....  | 20,611,707                 | 15,118,281 | 15,439,731 | 13,691,815 | 12,195,619 | 36.34      | 203.30         |        |
| Average loans and leases (YTD) .....                                  | 11,465,292                 | 8,601,748  | 8,465,141  | 9,162,040  | 8,014,470  | 33.29      | 147.48         |        |
| <b>Memoranda</b>  |                            |            |            |            |            |            |                |        |
| Loans held-for-sale .....   | 61,671                     | 81,549     | 113,349    | 197,541    | 83,872     | -24.38     | 219.32         |        |
| Loans not held-for-sale .....   | 11,705,391                 | 8,019,181  | 7,885,989  | 9,024,739  | 8,472,040  | 45.97      | 148.50         |        |
| Real estate loans secured by 1–4 family .....                         | 2,406,002                  | 1,764,350  | 1,766,716  | 2,110,100  | 2,204,711  | 36.37      | 141.26         |        |
| Commercial real estate loans .....                                    | 6,549,254                  | 4,519,867  | 4,334,363  | 4,544,315  | 4,443,428  | 44.90      | 146.23         |        |
| Construction and land development .....                               | 1,041,407                  | 797,745    | 717,557    | 743,159    | 598,407    | 30.54      | 262.52         |        |
| Multifamily .....   | 800,003                    | 377,958    | 333,231    | 448,733    | 601,301    | 111.66     | 408.06         |        |
| Nonfarm nonresidential .....  | 4,707,844                  | 3,344,164  | 3,283,575  | 3,352,423  | 3,243,720  | 40.78      | 112.53         |        |
| Real estate loans secured by farmland .....                           | 21,040                     | 26,855     | 24,214     | 34,979     | 38,759     | -21.65     | -54.90         |        |
| Total investment securities .....                                     | 5,275,520                  | 4,335,154  | 5,295,957  | 2,640,804  | 2,078,515  | 21.69      | 442.66         |        |
| U.S. Treasury securities .....  | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| US agency securities (excluding mortgage-backed securities) .....     | 177,248                    | 220,998    | 220,397    | 232,107    | 0          | -19.80     |                |        |
| Municipal securities .....  | 202,022                    | 91,673     | 90,146     | 111,246    | 131,600    | 120.37     | 24.92          |        |
| Mortgage-backed securities .....                                      | 4,895,750                  | 4,021,983  | 4,984,914  | 2,296,950  | 1,944,914  | 21.72      | 504.56         |        |
| Asset-backed securities .....   | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Other debt securities .....   | 500                        | 500        | 500        | 501        | 2,001      | 0.00       |                |        |
| Mutual funds and equity securities .....                              | 0                          | 0          | 0          | 0          | 0          | -100.00    |                |        |
| Available-for-sale securities .....                                   | 4,153,615                  | 4,242,981  | 5,205,311  | 2,529,057  | 1,944,914  | -2.11      | 412.52         |        |
| U.S. Treasury securities .....  | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| US agency securities (excluding mortgage-backed securities) .....     | 177,248                    | 220,998    | 220,397    | 232,107    | 0          | -19.80     |                |        |
| Municipal securities .....  | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Mortgage-backed securities .....                                      | 3,976,367                  | 4,021,983  | 4,984,914  | 2,296,950  | 1,944,914  | -1.13      | 391.03         |        |
| Asset-backed securities .....   | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Other debt securities .....   | 0                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Mutual funds and equity securities .....                              | 0                          | 0          | 0          | 0          | 0          | -100.00    |                |        |
| Held-to-maturity securities appreciation (depreciation) .....         | -80,731                    | 3,728      | 3,489      | 4,680      | 3,024      |            |                |        |
| Available-for-sale securities appreciation (depreciation) .....       | -786,492                   | -15,125    | -44,571    | 78,793     | 35,432     |            |                |        |
| Structured notes, fair value .....                                    | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Pledged securities .....  | 2,910,449                  | 2,071,322  | 2,156,501  | 1,295,135  | 1,048,959  | 40.51      | 295.42         |        |

**Liabilities and Changes in Capital**

| Dollar Amount in Thousands   | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |         |
|--|------------|------------|------------|------------|------------|----------------|---------|
|  |            |            |            |            |            | 1-Year         | 5-Year  |
| Demand deposits .....  | 5,878,332  | 3,978,050  | 4,418,007  | 1,073,570  | 849,433    | 47.77          | 1103.22 |
| NOW, ATS and transaction accounts .....                              | 4,208,778  | 3,366,444  | 3,319,456  | 774,833    | 620,143    | 25.02          | 837.43  |
| Time deposits less brokered deposits < \$250K .....                  | 846,485    | 851,521    | 812,904    | 836,126    | 1,035,200  | -0.59          | 148.65  |
| MMDA and other savings accounts .....                                | 5,614,175  | 4,400,313  | 4,553,043  | 8,784,836  | 6,581,572  | 27.59          | 61.27   |
| Other non-interest-bearing deposits .....                            | 0          | 0          | 0          | 0          | 0          | 0              |         |
| Core deposits .....  | 16,547,770 | 12,596,328 | 13,103,410 | 11,469,365 | 9,086,348  | 31.37          | 247.70  |
| Time deposits of \$250K or more .....                                | 157,273    | 128,772    | 121,788    | 170,894    | 258,030    | 22.13          | 32.67   |
| Foreign deposits .....   | 0          | 0          | 0          | 0          | 0          | 0              |         |
| Federal funds purchased and repos .....                              | 0          | 0          | 0          | 0          | 195,000    |                | -100.00 |
| Secured federal funds purchased .....                                | 0          | 0          | 0          | 0          | 0          | 0              |         |
| Commercial paper .....   | 0          | 0          | 0          | 0          | 0          | 0              |         |
| Other borrowings w/remaining maturity of 1 year or less .....        | 35,719     | 20,976     | 24,527     | 27,013     | 49,462     | 70.29          | -95.17  |
| Other borrowings w/remaining maturity over 1 year .....              | 148,112    | 147,881    | 147,939    | 246,617    | 177,815    | 0.16           | 17.13   |
| Brokered deposits < \$250K .....                                     | 20,165     | 42,461     | 14,864     | 216,405    | 242,479    | -52.51         | -88.41  |
| Noncore funding .....  | 361,269    | 340,090    | 309,118    | 660,929    | 922,786    | 6.23           | -70.60  |
| Trading liabilities .....  | 0          | 0          | 0          | 0          | 0          | 0              |         |
| Subordinated notes and debentures + trust preferred securities ..... | 190,536    | 67,011     | 67,011     | 67,011     | 67,011     | 184.34         | 184.34  |
| Other liabilities .....  | 784,981    | 465,969    | 360,772    | 347,129    | 330,666    | 68.46          | 887.94  |
| Total liabilities .....  | 17,884,556 | 13,469,398 | 13,840,311 | 12,544,434 | 10,406,811 | 32.78          | 191.54  |
| <b>Equity Capital</b>  |            |            |            |            |            |                |         |
| Perpetual preferred stock (including surplus) .....                  | 0          | 0          | 0          | 0          | 0          |                |         |
| Common stock .....   | 759        | 577        | 577        | 576        | 575        | 31.54          | 35.05   |
| Common surplus .....   | 1,971,628  | 1,056,614  | 1,058,997  | 1,053,022  | 1,049,064  | 86.60          | 489.92  |
| Retained earnings .....  | 1,336,039  | 1,174,511  | 1,224,614  | 977,414    | 917,377    | 13.75          | 96.32   |
| Accumulated other comprehensive income .....                         | -715,479   | -15,486    | -37,768    | 56,007     | 23,501     |                |         |
| Other equity capital components .....                                | -489,354   | -307,321   | -307,321   | -295,293   | -140,211   |                |         |
| Total holding company equity capital .....                           | 2,103,593  | 1,908,895  | 1,939,099  | 1,791,726  | 1,850,306  | 10.20          | 183.94  |
| Noncontrolling (minority) interest in subsidiaries .....             | -2,762     | -2,197     | -2,083     | -2,246     | -815       |                |         |
| Total equity capital, including minority interest .....              | 2,100,831  | 1,906,698  | 1,937,016  | 1,789,480  | 1,849,491  | 10.18          | 183.57  |
| Total liabilities and capital .....                                  | 19,985,387 | 15,376,096 | 15,777,327 | 14,333,914 | 12,256,302 | 29.98          | 190.68  |
| <b>Memoranda</b>   |            |            |            |            |            |                |         |
| Non-interest-bearing deposits .....                                  | 6,170,776  | 4,133,945  | 4,565,143  | 3,415,021  | 2,189,573  | 49.27          | 354.54  |
| Interest-bearing deposits .....                                      | 10,554,432 | 8,633,616  | 8,674,919  | 8,441,643  | 7,397,284  | 22.25          | 185.71  |
| Total deposits .....   | 16,725,208 | 12,767,561 | 13,240,062 | 11,856,664 | 9,586,857  | 31.00          | 231.08  |
| Long-term debt that reprices within 1 year .....                     | 100,143    | 0          | 0          | 0          | 0          |                |         |
| <b>Changes in Holding Company Equity Capital</b>                     |            |            |            |            |            |                |         |
| Equity capital, previous year-end as amended .....                   | 1,939,099  | 1,791,726  | 1,791,726  | 1,850,306  | 820,920    |                |         |
| Accounting restatements .....  | 0          | 0          | 0          | -30,368    | 0          |                |         |
| Net income .....   | 137,926    | 215,155    | 271,442    | 114,774    | 148,809    |                |         |
| Net sale of new perpetual preferred stock .....                      | 0          | 0          | 0          | 0          | 0          |                |         |
| Net sale of new common stock .....                                   | 6,946      | 4,776      | 7,216      | 4,709      | 11,363     |                |         |
| Sale of treasury stock .....   | 0          | 0          | 0          | 0          | 0          |                |         |
| Less: Purchase of treasury stock .....                               | 184,182    | 13,211     | 13,268     | 155,832    | 97,186     |                |         |
| Changes incident to business combinations .....                      | 908,016    | 0          | 0          | 0          | 949,968    |                |         |
| Less: Dividends declared .....                                       | 26,501     | 18,058     | 24,242     | 24,369     | 22,463     |                |         |
| Change in other comprehensive income .....                           | -677,711   | -71,493    | -93,775    | 32,506     | 38,895     |                |         |
| Changes in debit to ESOP liability .....                             | 0          | 0          | 0          | 0          | 0          |                |         |
| Other adjustments to equity capital .....                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Holding company equity capital, ending balance .....                 | 2,103,593  | 1,908,895  | 1,939,099  | 1,791,726  | 1,850,306  |                |         |

## Percent Composition of Assets

|   | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct |
| <b>Percent of Total Assets</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....   | 44.91      | 39.88    | 58  | 41.04      | 36.06    | 60  | 38.82      | 36.25    | 53  | 46.67      | 36.22    | 71  | 54.56      | 37.78    | 78  |
| Commercial and industrial loans .....                                 | 8.32       | 11.23    | 39  | 7.65       | 11.11    | 30  | 7.54       | 10.76    | 34  | 13.68      | 13.52    | 50  | 10.54      | 12.02    | 43  |
| Loans to individuals .....  | 2.50       | 3.58     | 58  | 1.88       | 3.60     | 55  | 2          | 3.36     | 58  | 2.37       | 3.40     | 58  | 3.10       | 4.20     | 54  |
| Loans to depository institutions and acceptances of other banks ..... | 0          | 0.02     | 33  | 0          | 0.02     | 32  | 0          | 0.02     | 34  | 0          | 0.03     | 31  | 0          | 0.04     | 29  |
| Agricultural loans.....   | 0.03       | 0.19     | 50  | 0.04       | 0.21     | 51  | 0.03       | 0.18     | 48  | 0.03       | 0.19     | 48  | 0.04       | 0.24     | 50  |
| Other loans and leases.....   | 3.16       | 4.52     | 49  | 2.19       | 4.26     | 34  | 2.41       | 4.47     | 37  | 1.81       | 4.63     | 26  | 1.64       | 5.01     | 21  |
| Net loans and leases.....   | 58.15      | 63.09    | 33  | 52         | 58.81    | 27  | 50.10      | 58.67    | 22  | 62.74      | 61.58    | 44  | 69.42      | 63.77    | 56  |
| Debt securities over 1 year.....                                      | 26.39      | 18.76    | 76  | 28.19      | 18.32    | 81  | 33.56      | 19.46    | 92  | 18.42      | 15.55    | 64  | 16.94      | 14.60    | 62  |
| Mutual funds and equity securities .....                              | 0          | 0.05     | 12  | 0          | 0.05     | 13  | 0          | 0.06     | 13  | 0          | 0.05     | 13  | 0          | 0.06     | 13  |
| Subtotal .....  | 84.53      | 83.05    | 42  | 80.19      | 78.17    | 51  | 83.66      | 79.22    | 64  | 81.16      | 78.16    | 54  | 86.36      | 79.65    | 70  |
| Interest-bearing bank balances .....                                  | 1          | 3.61     | 20  | 9.14       | 9.37     | 54  | 6.02       | 8.50     | 42  | 7.94       | 7.51     | 55  | 0.68       | 3.06     | 20  |
| Federal funds sold and reverse repos .....                            | 0          | 0.52     | 27  | 0          | 0.53     | 27  | 0          | 0.54     | 28  | 0          | 0.82     | 26  | 0          | 1.57     | 25  |
| Debt securities 1 year or less .....                                  | 0.01       | 1.71     | 2   | 0          | 1.51     | 2   | 0.01       | 1.56     | 1   | 0.01       | 1.68     | 2   | 0.02       | 1.91     | 3   |
| Trading assets .....  | 0          | 0.59     | 20  | 0          | 0.58     | 19  | 0          | 0.49     | 19  | 0          | 1.01     | 17  | 0          | 1.19     | 15  |
| Total earning assets.....   | 85.54      | 90.76    | 4   | 89.34      | 91.57    | 23  | 89.69      | 91.77    | 25  | 89.11      | 91.05    | 23  | 87.06      | 89.53    | 23  |
| Non-interest cash and due from depository institutions.....           | 4.12       | 0.98     | 99  | 3.92       | 0.99     | 99  | 3.64       | 0.82     | 99  | 3.54       | 1.07     | 99  | 3.98       | 1.14     | 99  |
| Other real estate owned.....  | 0          | 0.01     | 50  | 0.01       | 0.01     | 66  | 0.01       | 0.01     | 72  | 0.02       | 0.02     | 62  | 0.02       | 0.03     | 52  |
| All other assets.....   | 10.34      | 8.19     | 77  | 6.74       | 7.39     | 43  | 6.67       | 7.35     | 42  | 7.35       | 7.82     | 42  | 8.96       | 9.27     | 48  |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....  | 1.01       | 6.75     | 7   | 9.14       | 12.31    | 41  | 6.04       | 11.47    | 29  | 7.95       | 11.17    | 40  | 0.71       | 7.63     | 3   |
| U.S. Treasury securities.....   | 0          | 1.98     | 7   | 0          | 1.18     | 12  | 0          | 1.47     | 10  | 0          | 0.84     | 17  | 0          | 1.03     | 11  |
| US agency securities (excluding mortgage-backed securities) .....     | 0.89       | 0.81     | 69  | 1.44       | 0.75     | 77  | 1.40       | 0.82     | 76  | 1.62       | 0.63     | 84  | 0          | 0.54     | 13  |
| Municipal securities .....  | 1.01       | 1.69     | 53  | 0.60       | 1.70     | 46  | 0.57       | 1.73     | 45  | 0.78       | 1.69     | 48  | 1.07       | 1.34     | 57  |
| Mortgage-backed securities .....                                      | 24.50      | 12.93    | 90  | 26.16      | 13.46    | 89  | 31.60      | 14.14    | 95  | 16.02      | 11.75    | 70  | 15.87      | 11.44    | 77  |
| Asset-backed securities .....   | 0          | 0.85     | 17  | 0          | 0.47     | 25  | 0          | 0.50     | 24  | 0          | 0.32     | 24  | 0          | 0.28     | 25  |
| Other debt securities .....   | 0          | 0.51     | 21  | 0          | 0.51     | 23  | 0          | 0.53     | 23  | 0          | 0.42     | 26  | 0.02       | 0.39     | 34  |
| Loans held-for-sale.....  | 0.31       | 0.30     | 69  | 0.53       | 0.50     | 72  | 0.72       | 0.55     | 73  | 1.38       | 0.52     | 85  | 0.68       | 0.39     | 74  |
| Loans held for investment .....                                       | 58.57      | 63.03    | 35  | 52.15      | 58.34    | 27  | 49.98      | 58.06    | 23  | 62.96      | 61.72    | 44  | 69.12      | 63.50    | 54  |
| Real estate loans secured by 1–4 family .....                         | 12.04      | 12.79    | 49  | 11.47      | 11.57    | 51  | 11.20      | 11.46    | 52  | 14.72      | 11.91    | 62  | 17.99      | 13.29    | 69  |
| Revolving .....   | 2.58       | 1.52     | 75  | 2.33       | 1.44     | 70  | 2.35       | 1.42     | 74  | 2.51       | 1.66     | 66  | 3.10       | 2.07     | 69  |
| Closed-end, secured by first liens .....                              | 6.26       | 10.86    | 29  | 6.27       | 9.73     | 34  | 6.05       | 9.67     | 32  | 9.41       | 9.81     | 51  | 12.56      | 10.69    | 62  |
| Closed-end, secured by junior liens .....                             | 3.20       | 0.19     | 99  | 2.87       | 0.19     | 99  | 2.79       | 0.17     | 99  | 2.81       | 0.22     | 98  | 2.33       | 0.28     | 97  |
| Commercial real estate loans .....                                    | 32.77      | 24.89    | 66  | 29.40      | 22.35    | 66  | 27.47      | 22.69    | 62  | 31.70      | 22.22    | 72  | 36.25      | 22.23    | 83  |
| Construction and land development .....                               | 5.21       | 3.92     | 66  | 5.19       | 3.40     | 72  | 4.55       | 3.34     | 66  | 5.18       | 3.40     | 75  | 4.88       | 3.44     | 69  |
| Multifamily .....   | 4          | 3.87     | 65  | 2.46       | 3.32     | 49  | 2.11       | 3.57     | 42  | 3.13       | 3.12     | 59  | 4.91       | 3.01     | 80  |
| Nonfarm nonresidential .....  | 23.56      | 15.73    | 75  | 21.75      | 14.65    | 78  | 20.81      | 14.57    | 71  | 23.39      | 14.72    | 80  | 26.47      | 14.69    | 84  |
| Real estate loans secured by farmland .....                           | 0.11       | 0.34     | 54  | 0.17       | 0.35     | 60  | 0.15       | 0.30     | 61  | 0.24       | 0.33     | 64  | 0.32       | 0.36     | 67  |

## Loan Mix and Analysis of Concentrations of Credit

|  | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
|  | 76.28      | 62.29    | 70  | 77.91      | 60.51    | 81  | 76.57      | 61.05    | 76  | 72.54      | 57.15    | 78  | 78.16      | 57.46    | 82  |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                       |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 20.45      | 20.65    | 47  | 21.78      | 20       | 55  | 22.09      | 19.86    | 56  | 22.88      | 19.43    | 61  | 25.77      | 20.75    | 65  |
| Real estate loans secured by 1–4 family.....   | 4.37       | 2.39     | 80  | 4.42       | 2.47     | 78  | 4.64       | 2.43     | 80  | 3.90       | 2.64     | 67  | 4.43       | 3.15     | 68  |
| Revolving .....  | 16.07      | 18.01    | 42  | 17.36      | 17.35    | 51  | 17.45      | 17.24    | 51  | 18.98      | 16.59    | 63  | 21.33      | 17.39    | 66  |
| Closed-end.....  | 55.66      | 38.12    | 81  | 55.80      | 37.13    | 84  | 54.18      | 37.86    | 80  | 49.28      | 34.63    | 80  | 51.93      | 33.52    | 85  |
| Construction and land development.....   | 8.85       | 6.10     | 72  | 9.85       | 5.69     | 79  | 8.97       | 5.65     | 77  | 8.06       | 5.26     | 75  | 6.99       | 5.09     | 69  |
| 1–4 family.....  | 1.68       | 1.40     | 64  | 1.05       | 1.19     | 59  | 1.06       | 1.18     | 58  | 0.81       | 0.93     | 57  | 1.07       | 0.94     | 64  |
| Other.....   | 7.17       | 4.62     | 75  | 8.79       | 4.46     | 87  | 7.91       | 4.40     | 80  | 7.25       | 4.19     | 81  | 5.92       | 4.02     | 73  |
| Multifamily.....   | 6.80       | 5.86     | 67  | 4.67       | 5.41     | 54  | 4.17       | 5.78     | 46  | 4.87       | 4.96     | 57  | 7.03       | 4.69     | 76  |
| Nonfarm nonresidential .....   | 40.01      | 24.30    | 84  | 41.28      | 24.45    | 87  | 41.05      | 24.56    | 85  | 36.35      | 22.93    | 83  | 37.91      | 22.15    | 88  |
| Owner-occupied.....  | 15.34      | 8.11     | 87  | 16.80      | 8.31     | 89  | 16.78      | 8.29     | 88  | 14.60      | 7.68     | 86  | 15.76      | 7.72     | 88  |
| Other.....   | 24.67      | 15.95    | 80  | 24.48      | 15.83    | 79  | 24.27      | 15.94    | 78  | 21.75      | 14.95    | 76  | 22.15      | 14.34    | 76  |
| Real estate loans secured by farmland.....   | 0.18       | 0.55     | 55  | 0.33       | 0.61     | 62  | 0.30       | 0.54     | 63  | 0.38       | 0.54     | 65  | 0.45       | 0.55     | 67  |
| Real estate loans to depository institutions and acceptances of other banks.....         | 0          | 0.04     | 33  | 0          | 0.03     | 32  | 0          | 0.04     | 34  | 0          | 0.06     | 31  | 0          | 0.11     | 29  |
| Commercial and industrial loans .....  | 14.14      | 18.37    | 40  | 14.52      | 19.45    | 38  | 14.87      | 18.86    | 44  | 21.25      | 22.17    | 48  | 15.10      | 19.53    | 39  |
| Loans to individuals .....   | 4.24       | 6.24     | 59  | 3.57       | 6.58     | 56  | 3.95       | 6.24     | 61  | 3.69       | 6.13     | 56  | 4.45       | 7.13     | 55  |
| Credit card loans .....  | 0.09       | 0.53     | 61  | 0.10       | 0.51     | 63  | 0.10       | 0.53     | 61  | 0.07       | 0.65     | 58  | 0.07       | 0.81     | 53  |
| Agricultural loans.....  | 0.04       | 0.31     | 49  | 0.07       | 0.38     | 51  | 0.06       | 0.34     | 47  | 0.05       | 0.32     | 44  | 0.06       | 0.37     | 46  |
| Other loans and leases.....  | 5.38       | 8.16     | 52  | 4.16       | 8.42     | 43  | 4.75       | 8.75     | 45  | 2.82       | 9.09     | 26  | 2.35       | 9.85     | 21  |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL<br/>(CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 452.57     | 411.16   | 55  | 403.57     | 383.43   | 49  | 380.99     | 391.81   | 43  | 448.30     | 381.27   | 57  | 480.16     | 391.26   | 62  |
| Real estate loans secured by 1–4 family.....   | 121.31     | 133.66   | 47  | 112.83     | 124.74   | 45  | 109.89     | 126.06   | 43  | 141.41     | 125.03   | 57  | 158.31     | 138.18   | 60  |
| Revolving .....  | 25.95      | 15.46    | 74  | 22.88      | 15.53    | 68  | 23.07      | 15.44    | 66  | 24.08      | 17.42    | 65  | 27.25      | 21.26    | 63  |
| Closed-end.....  | 95.35      | 116.59   | 41  | 89.95      | 107.54   | 43  | 86.82      | 108.85   | 40  | 117.33     | 106.14   | 57  | 131.07     | 115.20   | 60  |
| Commercial real estate loans .....   | 330.20     | 254.65   | 67  | 289.03     | 238.58   | 59  | 269.60     | 245.88   | 55  | 304.54     | 234.65   | 64  | 319.07     | 229.44   | 69  |
| Construction and land development.....   | 52.51      | 39.81    | 66  | 51.01      | 36.07    | 70  | 44.63      | 35.95    | 61  | 49.80      | 35.62    | 69  | 42.97      | 34.95    | 64  |
| 1–4 family.....  | 9.98       | 9.02     | 61  | 5.46       | 7.44     | 54  | 5.27       | 7.42     | 54  | 5.01       | 6.34     | 53  | 6.59       | 6.61     | 58  |
| Other.....   | 42.53      | 30.27    | 72  | 45.55      | 28.34    | 75  | 39.36      | 28.11    | 68  | 44.79      | 28.16    | 74  | 36.38      | 27.32    | 66  |
| Multifamily.....   | 40.34      | 40.47    | 63  | 24.17      | 35.29    | 45  | 20.73      | 38.66    | 37  | 30.07      | 32.74    | 56  | 43.18      | 31.04    | 75  |
| Nonfarm nonresidential .....   | 237.36     | 161.09   | 76  | 213.85     | 156.30   | 71  | 204.24     | 158.05   | 66  | 224.67     | 155.06   | 72  | 232.92     | 152.10   | 74  |
| Owner-occupied.....  | 91.01      | 53.43    | 81  | 87.05      | 52.63    | 80  | 83.47      | 52.99    | 76  | 90.23      | 52.37    | 79  | 96.85      | 53.07    | 81  |
| Other.....   | 146.35     | 105.96   | 71  | 126.80     | 100.99   | 62  | 120.77     | 102.54   | 59  | 134.44     | 100.54   | 66  | 136.07     | 97.41    | 67  |
| Real estate loans secured by farmland.....   | 1.06       | 3.36     | 53  | 1.72       | 3.67     | 59  | 1.51       | 3.22     | 60  | 2.34       | 3.44     | 64  | 2.78       | 3.60     | 64  |
| Real estate loans to depository institutions and acceptances of other banks.....         | 0          | 0.26     | 33  | 0          | 0.20     | 32  | 0          | 0.21     | 34  | 0          | 0.28     | 31  | 0          | 0.44     | 29  |
| Commercial and industrial loans .....  | 83.87      | 115.08   | 40  | 75.20      | 116.17   | 30  | 73.97      | 114.45   | 33  | 131.36     | 139.91   | 46  | 92.75      | 122.02   | 38  |
| Loans to individuals .....   | 25.15      | 35.47    | 58  | 18.49      | 36.56    | 54  | 19.63      | 34.55    | 54  | 22.80      | 37.47    | 57  | 27.32      | 43.51    | 53  |
| Credit card loans .....  | 0.56       | 2.79     | 60  | 0.53       | 2.58     | 62  | 0.50       | 2.77     | 60  | 0.41       | 3.30     | 58  | 0.40       | 4.34     | 54  |
| Agricultural loans.....  | 0.26       | 1.73     | 49  | 0.37       | 2.03     | 50  | 0.30       | 1.86     | 46  | 0.30       | 1.88     | 46  | 0.35       | 2.18     | 49  |
| Other loans and leases.....  | 31.89      | 50.11    | 48  | 21.54      | 47.63    | 31  | 23.63      | 51.06    | 33  | 17.42      | 49.54    | 27  | 14.44      | 52.44    | 19  |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans .....   | 40.74      | 30.74    | 70  | 38.99      | 29.25    | 73  | 37.41      | 30.07    | 67  | 34.68      | 27.32    | 67  | 36.17      | 26.45    | 73  |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL<br>(CECL transition adjusted) ..... | 241.67     | 205.31   | 59  | 201.98     | 187.63   | 54  | 186.13     | 195.33   | 50  | 214.31     | 183.76   | 56  | 222.22     | 178.57   | 58  |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....                 | 332.68     | 262.15   | 67  | 289.03     | 244.92   | 58  | 269.60     | 252.85   | 53  | 304.54     | 240.85   | 62  | 319.07     | 236.10   | 67  |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

|  | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
|  | 1.01       | 6.75     | 7   | 9.14       | 12.31    | 41  | 6.04       | 11.47    | 29  | 7.95       | 11.17    | 40  | 0.71       | 7.63     | 3   |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | 30.50      | 23.63    | 73  | 40.66      | 29.12    | 78  | 42.66      | 29.03    | 83  | 29.12      | 26.22    | 64  | 20.53      | 22.44    | 53  |
| Liquid assets .....  | 26.40      | 20.98    | 72  | 28.19      | 20.37    | 72  | 33.57      | 21.63    | 85  | 18.42      | 17.85    | 56  | 16.96      | 16.99    | 53  |
| Investment securities .....  | 58.15      | 63.09    | 33  | 52         | 58.81    | 27  | 50.10      | 58.67    | 22  | 62.74      | 61.58    | 44  | 69.42      | 63.77    | 56  |
| Net loans and leases .....   | 58.69      | 63.92    | 33  | 52.58      | 59.61    | 26  | 50.65      | 59.49    | 21  | 63.39      | 62.48    | 43  | 70.27      | 64.84    | 55  |
| Core deposits .....  | 82.80      | 74.28    | 77  | 81.92      | 75.52    | 73  | 83.05      | 75.71    | 80  | 80.02      | 70.67    | 79  | 74.14      | 63.09    | 71  |
| Noncore funding .....  | 1.81       | 12.30    | 4   | 2.21       | 10.15    | 8   | 1.96       | 10.30    | 5   | 4.61       | 14.13    | 17  | 7.53       | 19.36    | 15  |
| Time deposits of \$250K or more .....  | 0.79       | 1.67     | 26  | 0.84       | 1.67     | 28  | 0.77       | 1.58     | 26  | 1.19       | 2.11     | 32  | 2.11       | 2.94     | 41  |
| Foreign deposits .....   | 0          | 0.33     | 39  | 0          | 0.33     | 39  | 0          | 0.34     | 39  | 0          | 0.36     | 39  | 0          | 0.43     | 38  |
| Federal funds purchased and repos .....  | 0          | 1.24     | 12  | 0          | 1.19     | 11  | 0          | 1.23     | 11  | 0          | 1.47     | 10  | 1.59       | 1.94     | 60  |
| Secured federal funds purchased .....  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  |
| Net federal funds purchased (sold) .....   | 0          | 0.58     | 28  | 0          | 0.54     | 30  | 0          | 0.54     | 31  | 0          | 0.54     | 30  | 1.59       | 0.48     | 76  |
| Commercial paper .....   | 0          | 0.02     | 45  | 0          | 0.01     | 45  | 0          | 0.01     | 45  | 0          | 0.01     | 44  | 0          | 0.02     | 45  |
| Other borrowings w/remaining maturity of 1 year or less .....                    | 0.18       | 2.18     | 27  | 0.14       | 0.88     | 43  | 0.16       | 1        | 44  | 0.19       | 1.24     | 37  | 0.40       | 3.01     | 20  |
| Earning assets that reprice within 1 year .....                                  | 43.38      | 35.71    | 68  | 46.71      | 38.80    | 70  | 42.99      | 37.37    | 64  | 52.55      | 39.38    | 84  | 39.90      | 39.29    | 51  |
| Interest-bearing liabilities that reprice within 1 year .....                    | 3.84       | 6.79     | 34  | 4.75       | 6.64     | 47  | 4.63       | 6.39     | 48  | 5.57       | 8.20     | 43  | 7.34       | 10.19    | 33  |
| Long-term debt that reprices within 1 year .....                                 | 0.50       | 0.38     | 75  | 0          | 0.27     | 31  | 0          | 0.26     | 30  | 0          | 0.47     | 27  | 0          | 0.96     | 25  |
| Net assets that reprice within 1 year .....                                      | 39.04      | 27.35    | 76  | 41.96      | 30.83    | 77  | 38.36      | 29.65    | 71  | 46.99      | 29.11    | 89  | 32.56      | 26.63    | 62  |
| <b>Other Liquidity and Funding Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence .....   | 0.94       | 5.89     | 30  | -8.64      | -3.31    | 32  | -4.87      | -2.33    | 42  | -4.12      | 3.20     | 31  | 7.90       | 14.45    | 30  |
| Net short-term noncore funding dependence .....                                  | -0.18      | 0.87     | 38  | -10.25     | -9.17    | 36  | -6.26      | -7.71    | 51  | -6.69      | -4.76    | 37  | 5.09       | 3.38     | 49  |
| Short-term investment / Short-term noncore funding .....                         | 117.48     | 112.63   | 66  | 991.37     | 304.29   | 92  | 755.23     | 273.46   | 91  | 315.18     | 184.19   | 80  | 13.84      | 77.77    | 16  |
| Liquid assets - short-term noncore funding / Nonliquid assets .....              | 42.65      | 24.05    | 78  | 66.96      | 36.72    | 85  | 72.99      | 36.68    | 87  | 37.53      | 28.18    | 72  | 19.42      | 16.97    | 62  |
| Net loans and leases / Total deposits .....                                      | 69.48      | 79.04    | 28  | 62.63      | 73.05    | 25  | 59.70      | 72.79    | 20  | 75.85      | 79.43    | 39  | 88.75      | 90.31    | 43  |
| Net loans and leases / Core deposits .....                                       | 70.23      | 86.19    | 24  | 63.48      | 78.83    | 21  | 60.33      | 78.25    | 15  | 78.41      | 88.34    | 32  | 93.64      | 103.93   | 36  |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....   | -4.38      | -10.05   | 64  | 0.25       | 0.50     | 48  | 0.23       | 0.12     | 61  | 0.36       | 1.57     | 30  | 0.22       | 0.72     | 39  |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital ..... | -42.63     | -19.27   | 7   | -1.03      | 1.06     | 8   | -2.92      | -0.25    | 7   | 6.13       | 4.31     | 75  | 2.63       | 1.36     | 80  |
| Structured notes appreciation (depreciation) / Tier 1 capital .....              |            | -0.47    |     |            | 0        |     |            | -0.02    |     |            | 0.02     |     |            | 0        |     |
| <b>Percent of Investment Securities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities .....  | 21.27      | 26.09    | 42  | 2.13       | 13.65    | 41  | 1.71       | 14.28    | 38  | 4.23       | 11.38    | 53  | 6.43       | 12.67    | 53  |
| Available-for-sale securities .....  | 78.73      | 71.92    | 57  | 97.87      | 84.59    | 59  | 98.29      | 83.77    | 65  | 95.77      | 87.23    | 49  | 93.57      | 85.40    | 49  |
| U.S. Treasury securities .....   | 0          | 9.62     | 7   | 0          | 6.01     | 12  | 0          | 6.70     | 10  | 0          | 4.72     | 16  | 0          | 6.15     | 11  |
| US agency securities (excluding mortgage-backed securities) .....                | 3.36       | 4.10     | 62  | 5.10       | 4.24     | 69  | 4.16       | 4.12     | 67  | 8.79       | 4.01     | 80  | 0          | 3.49     | 13  |
| Municipal securities .....   | 3.83       | 8.02     | 46  | 2.11       | 8.38     | 38  | 1.70       | 8.22     | 35  | 4.21       | 9.83     | 45  | 6.33       | 7.75     | 56  |
| Mortgage-backed securities .....   | 92.80      | 62.34    | 94  | 92.78      | 66.09    | 90  | 94.13      | 66.54    | 94  | 86.98      | 66.64    | 75  | 93.57      | 67.43    | 88  |
| Asset-backed securities .....  | 0          | 4.33     | 17  | 0          | 2.45     | 25  | 0          | 2.50     | 24  | 0          | 1.91     | 24  | 0          | 1.66     | 24  |
| Other debt securities .....  | 0.01       | 3.02     | 22  | 0.01       | 3.01     | 23  | 0.01       | 3.08     | 22  | 0.02       | 3.01     | 26  | 0.10       | 2.94     | 34  |
| Mutual funds and equity securities .....   | 0          | 0.27     | 12  | 0          | 0.29     | 13  | 0          | 0.29     | 13  | 0          | 0.35     | 13  | 0          | 0.40     | 13  |
| Debt securities 1 year or less .....   | 0.04       | 9.28     | 2   | 0.01       | 8.18     | 2   | 0.03       | 7.78     | 1   | 0.04       | 10.55    | 1   | 0.13       | 11.86    | 2   |
| Debt securities 1 to 5 years .....   | 1.66       | 20.14    | 3   | 2.55       | 17.39    | 12  | 2.04       | 18.25    | 9   | 1.55       | 17.03    | 11  | 1.27       | 17.94    | 10  |
| Debt securities over 5 years .....   | 98.29      | 68.28    | 98  | 97.45      | 72.07    | 96  | 97.92      | 71.11    | 97  | 98.41      | 69.86    | 95  | 98.60      | 66.02    | 99  |
| Pledged securities .....   | 55.17      | 31.26    | 84  | 47.78      | 33.37    | 69  | 40.72      | 32.26    | 63  | 49.04      | 35.67    | 69  | 50.47      | 30.57    | 77  |
| Structured notes, fair value .....   | 0          | 0.20     | 39  | 0          | 0.06     | 41  | 0          | 0.11     | 40  | 0          | 0.02     | 42  | 0          | 0.03     | 42  |
| <b>Percent Change from Prior Like Quarter</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | -85.64     | -40.81   | 7   | 129.89     | 64.27    | 78  | -16.47     | 27.98    | 19  | 1,216.93   | 183.32   | 97  | 221.87     | 26.69    | 94  |
| Investment securities .....  | 21.69      | 11.76    | 70  | 77.05      | 32.48    | 87  | 100.54     | 31.36    | 92  | 27.05      | 23.62    | 66  | 53.39      | 11.75    | 89  |
| Core deposits .....  | 31.37      | 4.57     | 93  | 14.85      | 16.96    | 50  | 14.25      | 16.94    | 53  | 26.23      | 26.88    | 54  | 71.25      | 11.23    | 96  |
| Noncore funding .....  | 6.23       | 36.20    | 35  | -39.34     | -21.64   | 23  | -53.23     | -14.79   | 6   | -28.38     | -12.18   | 32  | -4.62      | 6.59     | 31  |

## Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) .....                          |            |            | 2,343,252  | 2,451,491  | 2,406,874  |
| Commit: Secured commercial real estate loans .....                                | 579,202    | 430,435    | 381,037    | 567,431    | 531,925    |
| Commit: Unsecured real estate loans .....   | 15,541     | 0          | 0          | 0          | 0          |
| Credit card lines (reported semiannually, June/Dec) .....                         | 0          | 0          | 71,941     | 55,852     | 48,698     |
| Securities underwriting .....   | 108,313    | 89,221     | 87,078     | 93,069     | 104,070    |
| Standby letters of credit .....   | 13         | 13         | 13         | 13         | 19         |
| Commercial and similar letters of credit .....                                    | 0          | 0          | 0          | 0          | 0          |
| Securities lent .....   | 52,702     | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 75,344     | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 128,046    | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  |            |            |            |            |            |
| <b>Derivative Contracts</b>   |            |            |            |            |            |
| Interest rate futures and forward contracts .....                                 | 103,867    | 245,719    | 210,936    | 419,219    | 206,594    |
| Written options contracts (interest rate) .....                                   | 63,674     | 173,438    | 109,142    | 238,849    | 124,029    |
| Purchased options contracts (interest rate) .....                                 | 0          | 0          | 0          | 0          | 0          |
| Interest rate swaps .....   | 4,334,404  | 1,347,837  | 1,250,882  | 1,300,237  | 1,231,894  |
| Futures and forward foreign exchange .....  | 1,018      | 0          | 0          | 0          | 0          |
| Written options contracts (foreign exchange) .....                                | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (foreign exchange) .....                              | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange rate swaps .....   | 0          | 0          | 0          | 0          | 0          |
| Commodity and other futures and forward contracts .....                           | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (commodity and other) .....                             | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (commodity and other) .....                           | 0          | 0          | 0          | 0          | 0          |
| Commodity and other swaps .....   | 113,177    | 113,177    | 113,177    | 113,177    | 0          |

| BHC   | Peer # 1 | Pct   | BHC | Peer # 1 | Pct   | BHC | Peer # 1 | Pct   | BHC | Peer # 1 | Pct   | BHC | Peer # 1 | Pct   |
|---|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|
| <b>Percent of Total Assets</b>  |          |       |     |          |       |     |          |       |     |          |       |     |          |       |
| Loan commitments (reported semiannually, June/Dec) .....                          |          |       |     | 14.85    | 22.78 | 21  | 17.10    | 22.01 | 38  | 19.64    | 23.52 | 46  |          |       |
| Standby letters of credit .....   | 0.54     | 0.66  | 54  | 0.58     | 0.66  | 59  | 0.55     | 0.65  | 56  | 0.65     | 0.71  | 63  | 0.85     | 0.84  |
| Commercial and similar letters of credit .....                                    | 0        | 0.02  | 43  | 0        | 0.02  | 39  | 0        | 0.02  | 41  | 0        | 0.02  | 43  | 0        | 0.02  |
| Securities lent .....   | 0        | 0.08  | 42  | 0        | 0.10  | 42  | 0        | 0.10  | 41  | 0        | 0.18  | 40  | 0        | 0.40  |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 0.26     | 0.27  | 66  | 0        | 0.24  | 28  | 0        | 0.24  | 27  | 0        | 0.35  | 26  | 0        | 0.42  |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 0.38     | 0.17  | 81  | 0        | 0.18  | 29  | 0        | 0.18  | 29  | 0        | 0.30  | 27  | 0        | 0.52  |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 0        | 0.20  | 34  | 0        | 0.18  | 35  | 0        | 0.18  | 34  | 0        | 0.25  | 34  | 0        | 0.30  |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  | 0.64     | 0.19  | 84  | 0        | 0.13  | 35  | 0        | 0.13  | 34  | 0        | 0.30  | 33  | 0        | 0.45  |
| Derivative contracts .....  | 23.10    | 44.74 | 57  | 12.23    | 47.31 | 39  | 10.67    | 46.30 | 39  | 14.45    | 48.62 | 37  | 12.75    | 68.47 |
| Interest rate contracts .....   | 22.53    | 32.78 | 59  | 11.49    | 35.15 | 41  | 9.96     | 32.46 | 41  | 13.66    | 34.36 | 38  | 12.75    | 47.31 |
| Interest rate futures and forward contracts .....                                 | 0.52     | 3.53  | 67  | 1.60     | 4.39  | 70  | 1.34     | 3.25  | 70  | 2.92     | 6.21  | 72  | 1.69     | 10.67 |
| Written options contracts (interest rate) .....                                   | 0.32     | 1.49  | 54  | 1.13     | 1.69  | 62  | 0.69     | 1.41  | 61  | 1.67     | 2.18  | 64  | 1.01     | 2.47  |
| Purchased options contracts (interest rate) .....                                 | 0        | 1.57  | 23  | 0        | 1.29  | 22  | 0        | 1.31  | 23  | 0        | 1.46  | 22  | 0        | 2.65  |
| Interest rate swaps .....   | 21.69    | 23.04 | 63  | 8.77     | 20.27 | 42  | 7.93     | 20.49 | 38  | 9.07     | 20.83 | 38  | 10.05    | 28.86 |
| Foreign exchange contracts .....  | 0.01     | 6.65  | 55  | 0        | 6.12  | 25  | 0        | 6.30  | 26  | 0        | 6.01  | 25  | 0        | 10.12 |
| Futures and forward foreign exchange contracts .....                              | 0.01     | 4.26  | 58  | 0        | 3.76  | 27  | 0        | 3.78  | 27  | 0        | 3.47  | 25  | 0        | 5.23  |
| Written options contracts (foreign exchange) .....                                | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0.03  | 40  | 0        | 0.05  |
| Purchased options contracts (foreign exchange) .....                              | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0.08  |
| Foreign exchange rate swaps .....   | 0        | 0.85  | 38  | 0        | 0.76  | 39  | 0        | 0.76  | 38  | 0        | 0.77  | 39  | 0        | 2.03  |
| Equity, commodity, and other derivative contracts .....                           | 0.57     | 1.18  | 81  | 0.74     | 0.91  | 82  | 0.72     | 0.92  | 82  | 0.79     | 1.86  | 80  | 0        | 3.32  |
| Commodity and other futures and forward contracts .....                           | 0        | 0.09  | 43  | 0        | 0.07  | 43  | 0        | 0.07  | 43  | 0        | 0.14  | 42  | 0        | 0.19  |
| Written options contracts (commodity and other) .....                             | 0        | 0.41  | 39  | 0        | 0.31  | 38  | 0        | 0.32  | 38  | 0        | 0.52  | 36  | 0        | 0.98  |
| Purchased options contracts (commodity and other) .....                           | 0        | 0.31  | 39  | 0        | 0.21  | 39  | 0        | 0.21  | 38  | 0        | 0.37  | 36  | 0        | 0.94  |
| Commodity and other swaps .....   | 0.57     | 0.31  | 84  | 0.74     | 0.30  | 86  | 0.72     | 0.31  | 86  | 0.79     | 0.32  | 85  | 0        | 0.38  |
| <b>Percent of Average Loans and Leases</b>  |          |       |     |          |       |     |          |       |     |          |       |     |          |       |
| Loan commitments (reported semiannually, June/Dec) .....                          |          |       |     | 27.68    | 44.98 | 25  | 26.76    | 42.82 | 34  | 30.03    | 45.53 | 38  |          |       |

## Derivative Instruments

| Dollar Amount in Thousands   | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts .....   | 4,616,140  | 1,880,171  | 1,684,137  | 2,071,482  | 1,562,517  |
| Interest rate contracts .....  | 4,501,945  | 1,766,994  | 1,570,960  | 1,958,305  | 1,562,517  |
| Foreign exchange contracts.....  | 1,018      | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 113,177    | 113,177    | 113,177    | 113,177    | 0          |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards .....   | 104,885    | 245,719    | 210,936    | 419,219    | 206,594    |
| Written options .....  | 63,674     | 173,438    | 109,142    | 238,849    | 124,029    |
| Exchange-traded.....   | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter.....  | 63,674     | 173,438    | 109,142    | 238,849    | 124,029    |
| Purchased options .....  | 0          | 0          | 0          | 0          | 0          |
| Exchange-traded.....   | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter.....  | 0          | 0          | 0          | 0          | 0          |
| Swaps .....  | 4,447,581  | 1,461,014  | 1,364,059  | 1,413,414  | 1,231,894  |
| Held for trading.....  | 0          | 0          | 0          | 0          | 0          |
| Interest rate contracts .....  | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange contracts.....  | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Non-traded.....  | 4,616,140  | 1,880,171  | 1,684,137  | 2,071,482  | 1,562,517  |
| Interest rate contracts .....  | 4,501,945  | 1,766,994  | 1,570,960  | 1,958,305  | 1,562,517  |
| Foreign exchange contracts.....  | 1,018      | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 113,177    | 113,177    | 113,177    | 113,177    | 0          |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 4,541,592  | 1,634,452  | 1,360,024  | 1,652,263  | 1,355,923  |
| One year or less .....   | 172,237    | 222,529    | 186,980    | 278,031    | 167,496    |
| Over 1 year to 5 years .....   | 809,189    | 490,593    | 378,719    | 362,823    | 376,361    |
| Over 5 years .....   | 3,560,166  | 921,330    | 794,325    | 1,011,409  | 812,066    |
| Gross negative fair value (absolute value) .....                         | 181,064    | 73,430     | 59,128     | 117,823    | 33,691     |
| Gross positive fair value.....   | 248,838    | 7,123      | 10,806     | 14,247     | 4,836      |
| Held for trading.....  | 0          | 0          | 0          | 0          | 0          |
| Non-traded.....  | 248,838    | 7,123      | 10,806     | 14,247     | 4,836      |
| Current credit exposure on risk-based capital derivative contracts ..... | 248,923    | 3,402      | 10,086     | 5,369      | 2,520      |
| Credit losses on derivative contracts .....                              | 0          | 0          | 0          | 0          | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |            |            |            |            |
| 30-89 days past due.....   | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due .....  | 0          | 0          | 0          | 0          | 0          |

## Derivatives Analysis

|  | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Notional Amount</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 97.53      | 93.95    | 32  | 93.98      | 94.10    | 30  | 93.28      | 94.17    | 31  | 94.54      | 94.10    | 31  | 100        | 93.44    | 80  |
| Foreign exchange contracts .....   | 0.02       | 3.10     | 53  | 0          | 3.22     | 25  | 0          | 3.47     | 25  | 0          | 3.49     | 25  | 0          | 3.20     | 22  |
| Equity, commodity, and other contracts .....                             | 2.45       | 1.15     | 81  | 6.02       | 1.21     | 86  | 6.72       | 1.14     | 86  | 5.46       | 1.17     | 85  | 0          | 1.64     | 31  |
| Futures and forwards .....   | 2.27       | 9.12     | 47  | 13.07      | 12.59    | 63  | 12.52      | 11.16    | 64  | 20.24      | 14.05    | 68  | 13.22      | 13.49    | 63  |
| Written options .....  | 1.38       | 5.29     | 41  | 9.22       | 7.18     | 69  | 6.48       | 6.28     | 63  | 11.53      | 8.18     | 71  | 7.94       | 5.91     | 70  |
| Exchange-traded .....  | 0          | 0.14     | 42  | 0          | 0.11     | 42  | 0          | 0.12     | 42  | 0          | 0.14     | 40  | 0          | 0.15     | 42  |
| Over-the-counter .....   | 1.38       | 4.93     | 43  | 9.22       | 6.91     | 70  | 6.48       | 5.96     | 64  | 11.53      | 7.73     | 73  | 7.94       | 5.10     | 74  |
| Purchased options .....  | 0          | 4.14     | 20  | 0          | 3.41     | 19  | 0          | 3.27     | 20  | 0          | 3.42     | 19  | 0          | 4.42     | 18  |
| Exchange-traded .....  | 0          | 0.14     | 41  | 0          | 0.12     | 41  | 0          | 0.12     | 41  | 0          | 0.15     | 40  | 0          | 0.28     | 39  |
| Over-the-counter .....   | 0          | 3.58     | 21  | 0          | 3.01     | 20  | 0          | 2.87     | 21  | 0          | 2.86     | 21  | 0          | 3.35     | 18  |
| Swaps .....  | 96.35      | 77.96    | 70  | 77.71      | 71.71    | 46  | 80.99      | 74.26    | 46  | 68.23      | 68.76    | 40  | 78.84      | 69.75    | 46  |
| Held for trading .....   | 0          | 38.03    | 22  | 0          | 40.70    | 21  | 0          | 40.42    | 21  | 0          | 43.53    | 19  | 0          | 44.16    | 18  |
| Interest rate contracts .....  | 0          | 31.70    | 23  | 0          | 34.66    | 21  | 0          | 34.15    | 21  | 0          | 36.62    | 19  | 0          | 37.24    | 18  |
| Foreign exchange contracts .....   | 0          | 1.66     | 34  | 0          | 1.55     | 33  | 0          | 1.68     | 33  | 0          | 1.60     | 32  | 0          | 1.60     | 30  |
| Equity, commodity, and other contracts .....                             | 0          | 0.57     | 40  | 0          | 0.61     | 40  | 0          | 0.60     | 39  | 0          | 0.68     | 38  | 0          | 0.83     | 36  |
| Non-traded .....   | 100        | 61.97    | 77  | 100        | 59.30    | 78  | 100        | 59.58    | 78  | 100        | 56.47    | 80  | 100        | 55.84    | 81  |
| Interest rate contracts .....  | 97.53      | 57.96    | 61  | 93.98      | 56.22    | 62  | 93.28      | 56.71    | 62  | 94.54      | 53.82    | 67  | 100        | 52.22    | 88  |
| Foreign exchange contracts .....   | 0.02       | 0.39     | 67  | 0          | 0.36     | 33  | 0          | 0.40     | 33  | 0          | 0.46     | 34  | 0          | 0.34     | 33  |
| Equity, commodity, and other contracts .....                             | 2.45       | 0.10     | 95  | 6.02       | 0.11     | 95  | 6.72       | 0.09     | 96  | 5.46       | 0.10     | 96  | 0          | 0.13     | 38  |
| Derivative contracts (excluding futures and forex 14 days or less) ..... | 98.39      | 93.16    | 48  | 86.93      | 91.91    | 26  | 80.75      | 92.53    | 15  | 79.76      | 91.48    | 21  | 86.78      | 93.86    | 21  |
| One year or less .....   | 3.73       | 37.29    | 22  | 11.84      | 27.90    | 40  | 11.10      | 27.56    | 39  | 13.42      | 32.05    | 42  | 10.72      | 32.17    | 35  |
| Over 1 year to 5 years .....   | 17.53      | 22.61    | 41  | 26.09      | 29.78    | 47  | 22.49      | 27.01    | 42  | 17.52      | 27.06    | 37  | 24.09      | 30.45    | 47  |
| Over 5 years .....   | 77.12      | 26.09    | 94  | 49         | 29.19    | 72  | 47.17      | 29.89    | 69  | 48.83      | 29.56    | 73  | 51.97      | 28.09    | 74  |
| Gross negative fair value (absolute value) .....                         | 3.92       | 2.48     | 77  | 3.91       | 1.18     | 94  | 3.51       | 0.98     | 95  | 5.69       | 1.55     | 98  | 2.16       | 0.83     | 91  |
| Gross positive fair value .....  | 5.39       | 2.55     | 89  | 0.38       | 1.59     | 8   | 0.64       | 1.34     | 15  | 0.69       | 2.23     | 9   | 0.31       | 1.19     | 11  |
| <b>Percent of Tier 1 Capital</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value, absolute value (X) .....                      | 0.10       | 0.10     | 65  | 0.05       | 0.05     | 74  | 0.04       | 0.04     | 73  | 0.09       | 0.07     | 80  | 0.03       | 0.06     | 66  |
| Gross positive fair value (X) .....                                      | 0.13       | 0.10     | 78  | 0          | 0.06     | 19  | 0.01       | 0.05     | 25  | 0.01       | 0.09     | 19  | 0          | 0.07     | 19  |
| Held for trading (X) .....   | 0          | 0.06     | 23  | 0          | 0.05     | 22  | 0          | 0.04     | 22  | 0          | 0.07     | 19  | 0          | 0.06     | 18  |
| Non-traded (X) .....   | 0.13       | 0.02     | 93  | 0          | 0.01     | 43  | 0.01       | 0.01     | 57  | 0.01       | 0.02     | 55  | 0          | 0.01     | 54  |
| Current credit exposure (X) .....  | 0.13       | 0.06     | 85  | 0          | 0.05     | 21  | 0.01       | 0.04     | 30  | 0          | 0.06     | 23  | 0          | 0.05     | 20  |
| Credit losses on derivative contracts .....                              | 0          | 0        | 50  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0        | 43  | 0          | 0        | 45  |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30-89 days past due .....  | 0          | 0        | 47  | 0          | 0        | 48  | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 47  |
| 90+ days past due .....  | 0          | 0        | 48  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 48  |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure / Risk-weighted assets .....                     | 1.60       | 0.70     | 84  | 0.03       | 0.59     | 22  | 0.10       | 0.46     | 30  | 0.05       | 0.85     | 20  | 0.02       | 0.73     | 20  |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Allowance and Net Loan and Lease Losses**

| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATTR</b> |            |            |            |            |            |
| Beginning balance .....   | 94,507     | 228,804    | 228,804    | 47,576     | 39,539     |
| Gross losses .....  | 16,316     | 23,415     | 28,315     | 13,249     | 22,273     |
| Write-downs, transfers to loans held-for-sale .....               | 0          | 0          | 0          | 0          | 0          |
| Recoveries .....  | 7,214      | 8,513      | 11,103     | 5,720      | 4,750      |
| Net losses .....  | 9,102      | 14,902     | 17,212     | 7,529      | 17,523     |
| Provision for loan and lease losses .....                         | 34,687     | -109,031   | -117,085   | 153,174    | 25,560     |
| Adjustments .....   | 26,103     | 0          | 0          | 35,583     | 0          |
| Ending balance .....  | 146,195    | 104,871    | 94,507     | 228,804    | 47,576     |
| Memo: Allocated transfer risk reserve (ATTR) .....                | 0          | 0          | 0          | 0          | 0          |

|  | BHC    | Peer # 1 | Pct | BHC     | Peer # 1 | Pct | BHC     | Peer # 1 | Pct | BHC      | Peer # 1 | Pct | BHC    | Peer # 1 | Pct |
|--|--------|----------|-----|---------|----------|-----|---------|----------|-----|----------|----------|-----|--------|----------|-----|
| <b>Analysis Ratios</b>   |        |          |     |         |          |     |         |          |     |          |          |     |        |          |     |
| Provision for loan and lease losses / Average assets .....                           | 0.22   | 0.09     | 87  | -0.99   | -0.12    | 0   | -0.79   | -0.09    | 0   | 1.17     | 0.51     | 93  | 0.22   | 0.15     | 73  |
| Provision for loan and lease losses / Average loans and leases .....                 | 0.40   | 0.16     | 87  | -1.69   | -0.21    | 0   | -1.38   | -0.16    | 0   | 1.67     | 0.82     | 89  | 0.32   | 0.24     | 72  |
| Provision for loan and lease losses / Net loan and lease losses .....                | 381.09 | 151.30   | 76  | -731.65 | -65.12   | 9   | -680.25 | -105.48  | 11  | 2,034.45 | 487.86   | 93  | 145.87 | 130.58   | 69  |
| Allowance for loan and lease losses / Total loans and leases not held for sale ..... | 1.25   | 1.17     | 63  | 1.31    | 1.32     | 53  | 1.20    | 1.23     | 49  | 2.54     | 1.58     | 86  | 0.56   | 0.83     | 26  |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.24   | 1.15     | 64  | 1.29    | 1.30     | 54  | 1.18    | 1.20     | 48  | 2.48     | 1.55     | 86  | 0.56   | 0.81     | 26  |
| Allowance for loan and lease losses / Net loans and leases losses (X) .....          | 12.05  | 38.64    | 42  | 5.28    | 17.40    | 20  | 5.49    | 21.39    | 17  | 30.39    | 11.58    | 88  | 2.72   | 8.03     | 26  |
| Allowance for loan and lease losses / Nonaccrual assets .....                        | 754.79 | 428.13   | 81  | 303.10  | 330.05   | 57  | 569.01  | 364.13   | 80  | 545.97   | 299.17   | 86  | 207.56 | 218.72   | 65  |
| ALLL / 90+ days past due + nonaccrual loans and leases .....                         | 331.34 | 320.87   | 64  | 245.32  | 271.93   | 54  | 355.29  | 287.08   | 72  | 390.44   | 244.34   | 79  | 121.76 | 151.73   | 48  |
| Gross loan and lease losses / Average loans and leases .....                         | 0.19   | 0.16     | 67  | 0.36    | 0.20     | 82  | 0.33    | 0.19     | 80  | 0.14     | 0.34     | 31  | 0.28   | 0.28     | 58  |
| Recoveries / Average loans and leases .....  | 0.08   | 0.07     | 67  | 0.13    | 0.08     | 78  | 0.13    | 0.08     | 77  | 0.06     | 0.07     | 55  | 0.06   | 0.08     | 46  |
| Net losses / Average loans and leases .....  | 0.11   | 0.09     | 68  | 0.23    | 0.12     | 79  | 0.20    | 0.11     | 77  | 0.08     | 0.27     | 27  | 0.22   | 0.21     | 60  |
| Write-downs, transfers to loans held-for-sale / Average loans and leases .....       | 0      | 0        | 44  | 0       | 0        | 44  | 0       | 0        | 43  | 0        | 0        | 44  | 0      | 0        | 40  |
| Recoveries / Prior year-end losses .....   | 25.48  | 34.26    | 35  | 64.25   | 25.09    | 90  | 83.80   | 34.67    | 90  | 25.68    | 33.98    | 42  | 27.97  | 36.22    | 43  |
| Earnings coverage of net loan and lease losses (X) .....                             | 24.48  | 36.38    | 49  | 11.86   | 26.30    | 36  | 13.98   | 39.72    | 36  | 39.60    | 22.91    | 82  | 12.55  | 24.40    | 46  |
| <b>Net Loan and Lease Losses By Type</b>   |        |          |     |         |          |     |         |          |     |          |          |     |        |          |     |
| Real estate loans .....  | -0.02  | -0.01    | 33  | 0.05    | 0.02     | 75  | 0.06    | 0.02     | 80  | 0.02     | 0.04     | 42  | 0      | 0.01     | 46  |
| Real estate loans secured by 1–4 family .....  | -0.04  | -0.02    | 22  | -0.06   | -0.01    | 14  | -0.06   | -0.02    | 15  | -0.01    | 0.01     | 33  | 0.02   | 0.01     | 69  |
| Revolving .....  | -0.04  | -0.06    | 44  | 0.01    | -0.07    | 77  | 0       | -0.07    | 79  | -0.02    | 0.01     | 32  | 0.10   | 0.02     | 81  |
| Closed-end .....   | -0.04  | -0.01    | 17  | -0.08   | -0.01    | 7   | -0.07   | -0.01    | 7   | 0        | 0        | 40  | 0.01   | 0        | 61  |
| Commercial real estate loans .....   | -0.01  | 0        | 27  | 0.09    | 0.04     | 75  | 0.10    | 0.04     | 79  | 0.03     | 0.07     | 45  | -0.01  | 0.01     | 15  |
| Construction and land development .....  | 0      | -0.02    | 73  | 0.41    | 0.01     | 92  | 0.34    | 0        | 93  | 0        | 0        | 36  | 0.01   | -0.01    | 78  |
| 1–4 family .....   | 0      | 0        | 59  | 0       | 0        | 57  | 0       | 0        | 57  | 0        | 0        | 17  | 0      | 0        | 25  |
| Other .....  | 0      | -0.01    | 71  | 0.41    | 0.01     | 93  | 0.34    | 0        | 95  | 0        | 0        | 57  | 0.01   | -0.01    | 82  |
| Multifamily .....  | 0.09   | 0        | 95  | 0       | 0.01     | 52  | 0       | 0.01     | 48  | 0        | 0        | 58  | 0      | 0        | 82  |
| Nonfarm nonresidential .....   | -0.02  | 0        | 17  | 0.02    | 0.05     | 55  | 0.06    | 0.05     | 70  | 0.04     | 0.11     | 44  | -0.01  | 0.02     | 12  |
| Owner-occupied .....   | 0      | 0        | 27  | 0       | 0.01     | 21  | 0       | 0.01     | 18  | 0.02     | 0.02     | 71  | 0.02   | 0.01     | 83  |
| Other .....  | -0.02  | 0.01     | 10  | 0.02    | 0.04     | 63  | 0.06    | 0.04     | 76  | 0.02     | 0.08     | 43  | -0.04  | 0.01     | 2   |
| Real estate loans secured by farmland .....  | 0      | 0        | 55  | 0       | -0.01    | 55  | 0       | 0        | 54  | 0        | 0.02     | 46  | 0      | 0.01     | 48  |
| Commercial and industrial loans .....  | 0.24   | 0.11     | 76  | 1.21    | 0.19     | 97  | 0.94    | 0.17     | 96  | 0.11     | 0.47     | 21  | 1.12   | 0.37     | 91  |
| Loans to individuals .....   | 0.95   | 0.76     | 70  | 0.54    | 0.72     | 49  | 0.47    | 0.71     | 46  | 0.49     | 1.13     | 28  | 0.57   | 1.17     | 30  |
| Credit card loans .....  | 2.35   | 1.94     | 62  | 4.74    | 2.27     | 87  | 3.93    | 1.84     | 88  | 2.73     | 2.92     | 41  | 0      | 3.11     | 7   |
| Agricultural loans .....   | 0      | 0.02     | 50  | 0       | 0.02     | 49  | 0       | 0.02     | 48  | 0        | 0.19     | 35  | 0      | 0.08     | 37  |
| Loans to foreign governments and institutions .....                                  | 0.05   | 0        | 0   | 0       | 0.05     | 50  | 0       | 0        | 50  | 0        | 0        | 50  | 0      | 0        | 50  |
| Other loans and leases .....   | 0.76   | 0.13     | 90  | 0.37    | 0.09     | 90  | 0.31    | 0.10     | 85  | 1.06     | 0.15     | 93  | 0.38   | 0.15     | 83  |

**Past Due and Nonaccrual Assets**

| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 |        | 12/31/2021 |        | 12/31/2020 |        | 12/31/2019 |        |       |       |    |       |        |    |
|---|------------|------------|--------|------------|--------|------------|--------|------------|--------|-------|-------|----|-------|--------|----|
| <b>30+ Days Past Due and Nonaccrual Assets</b>                                |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| 30–89 days past due loans and leases.....                                     | 32,022     |            | 20,187 |            | 29,290 |            | 28,152 |            | 32,683 |       |       |    |       |        |    |
| 90+ days past due loans and leases .....                                      | 24,754     |            | 8,149  |            | 9,991  |            | 16,694 |            | 16,150 |       |       |    |       |        |    |
| Nonaccrual loans and leases.....  | 19,369     |            | 34,599 |            | 16,609 |            | 41,908 |            | 22,922 |       |       |    |       |        |    |
| Total past due and nonaccrual loans and leases.....                           | 76,145     |            | 62,935 |            | 55,890 |            | 86,754 |            | 71,755 |       |       |    |       |        |    |
| Restructured 30–89 days past due .....  | 385        |            | 0      |            | 0      |            | 360    |            | 762    |       |       |    |       |        |    |
| Restructured 90+ days past due .....  | 2,004      |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Restructured nonaccrual .....   | 1,265      |            | 1,463  |            | 756    |            | 4,602  |            | 5,896  |       |       |    |       |        |    |
| Total restructured loans and leases .....                                     | 3,654      |            | 1,463  |            | 756    |            | 4,962  |            | 6,658  |       |       |    |       |        |    |
| 30–89 days past due loans held for sale .....                                 | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| 90+ days past due loans held for sale.....                                    | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Nonaccrual loans held for sale .....  | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Total past due and nonaccrual loans held for sale.....                        | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Restructured loans and leases in compliance .....                             | 17,210     |            | 15,272 |            | 14,398 |            | 15,539 |            | 14,281 |       |       |    |       |        |    |
| Other real estate owned.....  | 840        |            | 2,195  |            | 2,320  |            | 3,061  |            | 2,605  |       |       |    |       |        |    |
| <b>Other Assets</b>   |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| 30–89 days past due .....   | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| 90+ days past due .....   | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Nonaccrual.....   | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| Total other assets past due and nonaccrual.....                               | 0          |            | 0      |            | 0      |            | 0      |            | 0      |       |       |    |       |        |    |
| <b>Percent of Loans and Leases</b>  |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| 30–89 days past due loans and leases.....                                     | 0.27       | 0.33       | 56     | 0.25       | 0.29   | 52         | 0.37   | 0.32       | 66     | 0.31  | 0.39  | 48 | 0.38  | 0.43   | 53 |
| 90+ days past due loans and leases .....                                      | 0.21       | 0.10       | 81     | 0.10       | 0.09   | 75         | 0.12   | 0.10       | 73     | 0.18  | 0.12  | 77 | 0.19  | 0.15   | 73 |
| Nonaccrual loans and leases.....  | 0.16       | 0.37       | 19     | 0.43       | 0.54   | 42         | 0.21   | 0.46       | 17     | 0.45  | 0.66  | 38 | 0.27  | 0.51   | 22 |
| 90+ days past due and nonaccrual loans and leases.....                        | 0.37       | 0.52       | 40     | 0.53       | 0.68   | 46         | 0.33   | 0.62       | 26     | 0.64  | 0.85  | 39 | 0.46  | 0.71   | 33 |
| 30–89 days past due restructured.....   | 0          | 0.01       | 60     | 0          | 0.01   | 19         | 0      | 0.01       | 21     | 0     | 0.01  | 51 | 0.01  | 0.01   | 60 |
| 90+ days past due restructured .....  | 0.02       | 0.01       | 85     | 0          | 0      | 30         | 0      | 0          | 30     | 0     | 0.01  | 29 | 0     | 0.01   | 29 |
| Nonaccrual restructured.....  | 0.01       | 0.09       | 22     | 0.02       | 0.12   | 18         | 0.01   | 0.10       | 16     | 0.05  | 0.13  | 31 | 0.07  | 0.14   | 39 |
| 30–89 days past due loans held for sale .....                                 | 0          | 0          | 40     | 0          | 0      | 39         | 0      | 0          | 40     | 0     | 0     | 38 | 0     | 0      | 38 |
| 90+ days past due loans held for sale.....                                    | 0          | 0          | 42     | 0          | 0      | 42         | 0      | 0          | 41     | 0     | 0     | 41 | 0     | 0      | 42 |
| Nonaccrual loans held for sale .....  | 0          | 0          | 40     | 0          | 0      | 40         | 0      | 0          | 40     | 0     | 0.01  | 38 | 0     | 0      | 40 |
| <b>Percent of Loans and Leases and Other Assets</b>                           |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| <b>30+ Days Past Due and Nonaccrual</b>                                       |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| 30–89 days past due assets .....  | 0.27       | 0.33       | 56     | 0.25       | 0.29   | 52         | 0.37   | 0.32       | 66     | 0.31  | 0.40  | 48 | 0.38  | 0.43   | 53 |
| 90+ days past due assets .....  | 0.21       | 0.10       | 81     | 0.10       | 0.09   | 75         | 0.12   | 0.10       | 73     | 0.18  | 0.12  | 77 | 0.19  | 0.15   | 73 |
| Nonaccrual assets .....   | 0.16       | 0.37       | 19     | 0.43       | 0.55   | 41         | 0.21   | 0.47       | 17     | 0.45  | 0.67  | 38 | 0.27  | 0.53   | 22 |
| 30+ days past due and nonaccrual assets .....                                 | 0.65       | 0.89       | 47     | 0.78       | 1      | 45         | 0.70   | 0.97       | 39     | 0.94  | 1.29  | 41 | 0.84  | 1.19   | 39 |
| <b>Percent of Total Assets</b>  |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| 90+ days past due and nonaccrual assets .....                                 | 0.22       | 0.33       | 39     | 0.28       | 0.40   | 36         | 0.17   | 0.36       | 23     | 0.41  | 0.52  | 41 | 0.32  | 0.44   | 39 |
| 90+ days past due and nonaccrual assets + other real estate owned .....       | 0.22       | 0.35       | 36     | 0.29       | 0.42   | 35         | 0.18   | 0.37       | 22     | 0.43  | 0.55  | 41 | 0.34  | 0.48   | 38 |
| <b>Restructured and Nonaccrual Loans and Leases<br/>+ OREO as Percent of:</b> |            |            |        |            |        |            |        |            |        |       |       |    |       |        |    |
| Total assets .....  | 0.20       | 0.38       | 25     | 0.34       | 0.48   | 37         | 0.21   | 0.41       | 23     | 0.42  | 0.60  | 33 | 0.33  | 0.53   | 26 |
| Allowance for loan and lease losses .....                                     | 27.23      | 55.46      | 21     | 49.65      | 67.85  | 41         | 35.26  | 62.64      | 26     | 26.60 | 66.66 | 13 | 85.27 | 115.41 | 40 |
| Equity capital + allowance for loan and lease losses .....                    | 1.77       | 3.63       | 26     | 2.59       | 4.12   | 29         | 1.64   | 3.60       | 19     | 3.01  | 4.97  | 28 | 2.14  | 4.28   | 24 |
| Tier 1 capital + allowance for loan and lease losses .....                    | 2          | 3.90       | 27     | 3.30       | 4.89   | 31         | 2.05   | 4.30       | 19     | 4.02  | 6.05  | 29 | 2.91  | 5.65   | 21 |
| Loans and leases + other real estate owned .....                              | 0.34       | 0.61       | 29     | 0.64       | 0.82   | 41         | 0.42   | 0.71       | 29     | 0.66  | 0.97  | 31 | 0.47  | 0.85   | 21 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

|  |                           |  | 09/30/2022 |          |     | 09/30/2021 |          |      | 12/31/2021 |          |      | 12/31/2020 |          |      | 12/31/2019 |          |      |    |
|--|---------------------------|--|------------|----------|-----|------------|----------|------|------------|----------|------|------------|----------|------|------------|----------|------|----|
|  |                           |  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  |    |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                           |  |            |          |     |            |          |      |            |          |      |            |          |      |            |          |      |    |
| Real estate  | 30–89 days past due ..... |  | 0.13       | 0.23     | 41  | 0.13       | 0.25     | 36   | 0.28       | 0.26     | 61   | 0.25       | 0.39     | 42   | 0.26       | 0.38     | 41   |    |
|  | 90+ days past due .....   |  | 0.08       | 0.11     | 74  | 0.02       | 0.12     | 51   | 0.02       | 0.12     | 54   | 0.03       | 0.16     | 56   | 0.02       | 0.16     | 45   |    |
|  | Nonaccrual.....           |  | 0.21       | 0.41     | 30  | 0.33       | 0.60     | 30   | 0.21       | 0.52     | 25   | 0.58       | 0.76     | 42   | 0.25       | 0.46     | 29   |    |
| Commercial and industrial  | 30–89 days past due ..... |  | 0.15       | 0.29     | 40  | 0.21       | 0.24     | 58   | 0.13       | 0.24     | 42   | 0.07       | 0.23     | 20   | 0.32       | 0.31     | 63   |    |
|  | 90+ days past due .....   |  | 0.23       | 0.06     | 88  | 0.02       | 0.02     | 68   | 0          | 0.04     | 18   | 0.17       | 0.03     | 93   | 0.16       | 0.05     | 85   |    |
|  | Nonaccrual.....           |  | 0.05       | 0.47     | 12  | 1.16       | 0.65     | 81   | 0.33       | 0.57     | 39   | 0.16       | 0.75     | 14   | 0.49       | 0.83     | 34   |    |
| Individuals  | 30–89 days past due ..... |  | 2.83       | 0.83     | 93  | 2.99       | 0.60     | 95   | 2.94       | 0.63     | 97   | 2.28       | 0.83     | 94   | 3.01       | 0.83     | 96   |    |
|  | 90+ days past due .....   |  | 2.67       | 0.10     | 99  | 2.25       | 0.08     | 99   | 2.69       | 0.09     | 99   | 3.24       | 0.14     | 99   | 3.35       | 0.17     | 99   |    |
|  | Nonaccrual.....           |  | 0          | 0.17     | 10  | 0          | 0.17     | 9    | 0          | 0.17     | 11   | 0.01       | 0.28     | 24   | 0          | 0.17     | 11   |    |
| Depository institution loans   | 30–89 days past due ..... |  |            | 0        |     |            | 0.03     |      |            | 0.01     |      |            | 0        |      |            | 0        |      |    |
|  | 90+ days past due .....   |  |            | 0        |     |            | 0        |      |            | 0        |      |            | 0        |      |            | 0        |      |    |
|  | Nonaccrual.....           |  |            | 0        |     |            | 0        |      |            | 0        |      |            | 0        |      |            | 0        |      |    |
| Agricultural   | 30–89 days past due ..... |  | 0          | 0.09     | 29  | 0          | 0.11     | 29   | 0          | 0.07     | 30   | 0          | 0.17     | 28   | 0          | 0.24     | 26   |    |
|  | 90+ days past due .....   |  | 0          | 0        | 44  | 0          | 0        | 45   | 0          | 0        | 42   | 0          | 0        | 44   | 0          | 0        | 42   |    |
|  | Nonaccrual.....           |  | 0          | 0.27     | 26  | 0          | 0.51     | 25   | 0          | 0.70     | 27   | 0          | 0.49     | 24   | 0          | 0.67     | 22   |    |
| Foreign governments  | 30–89 days past due ..... |  |            | 0        |     |            | 0        |      |            | 0.50     | 43   | 0          | 0        | 50   | 0          | 0.07     | 47   |    |
|  | 90+ days past due .....   |  |            | 0        |     |            | 0        |      |            | 50       | 0    | 0          | 50       | 0    | 0          | 50       |      |    |
|  | Nonaccrual.....           |  |            | 0.14     |     |            | 0        | 0.17 | 40         | 0        | 0.15 | 43         | 0        | 0.09 | 46         | 0        | 0.03 | 44 |
| Other loans and leases   | 30–89 days past due ..... |  | 0.64       | 0.13     | 89  | 0.33       | 0.11     | 84   | 0.32       | 0.12     | 83   | 0.86       | 0.18     | 91   | 0          | 0.20     | 14   |    |
|  | 90+ days past due .....   |  | 0.01       | 0.01     | 81  | 0.06       | 0.01     | 90   | 0.15       | 0.01     | 96   | 0          | 0.01     | 75   | 0          | 0.01     | 30   |    |
|  | Nonaccrual.....           |  | 0.01       | 0.06     | 53  | 0          | 0.13     | 20   | 0          | 0.09     | 21   | 0          | 0.15     | 19   | 0          | 0.13     | 15   |    |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

| Memoranda                    |                           | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|                              |                           | BHC        | Peer # 1 | Pct |
|                              |                           | 0.18       | 0.39     | 30  | 0.29       | 0.36     | 53  | 0.31       | 0.46     | 41  | 0.34       | 0.65     | 26  | 0.45       | 0.67     | 37  |
| 1–4 family                   | 30–89 days past due ..... | 0.05       | 0.22     | 61  | 0.03       | 0.25     | 53  | 0.01       | 0.24     | 46  | 0.07       | 0.33     | 59  | 0.02       | 0.31     | 45  |
|                              | 90+ days past due .....   | 0.20       | 0.58     | 23  | 0.40       | 0.76     | 33  | 0.39       | 0.71     | 35  | 0.32       | 0.89     | 17  | 0.32       | 0.73     | 23  |
| Revolving                    | 30–89 days past due ..... | 0.10       | 0.31     | 22  | 0.12       | 0.33     | 25  | 0.11       | 0.28     | 31  | 0.21       | 0.48     | 28  | 0.31       | 0.45     | 34  |
|                              | 90+ days past due .....   | 0          | 0.02     | 34  | 0          | 0.03     | 32  | 0.04       | 0.02     | 79  | 0          | 0.03     | 30  | 0.03       | 0.05     | 65  |
|                              | Nonaccrual .....          | 0.25       | 0.86     | 30  | 0.47       | 1.05     | 43  | 0.43       | 1.18     | 42  | 0.36       | 1.13     | 27  | 0.30       | 1        | 24  |
| Closed-end                   | 30–89 days past due ..... | 0.20       | 0.41     | 36  | 0.33       | 0.36     | 59  | 0.36       | 0.49     | 50  | 0.36       | 0.65     | 32  | 0.48       | 0.70     | 41  |
|                              | 90+ days past due .....   | 0.06       | 0.25     | 63  | 0.04       | 0.27     | 55  | 0          | 0.26     | 18  | 0.08       | 0.38     | 60  | 0.02       | 0.35     | 47  |
|                              | Nonaccrual .....          | 0.19       | 0.57     | 24  | 0.39       | 0.71     | 30  | 0.38       | 0.67     | 37  | 0.31       | 0.87     | 20  | 0.33       | 0.70     | 28  |
| Junior lien                  | 30–89 days past due ..... | 0.01       | 0.01     | 65  | 0.01       | 0.01     | 72  | 0.01       | 0.01     | 60  | 0.02       | 0.02     | 63  | 0.01       | 0.02     | 47  |
|                              | 90+ days past due .....   | 0          | 0        | 38  | 0          | 0        | 70  | 0          | 0        | 36  | 0          | 0        | 32  | 0          | 0        | 29  |
|                              | Nonaccrual .....          | 0.04       | 0.02     | 80  | 0.05       | 0.04     | 70  | 0.05       | 0.03     | 71  | 0.04       | 0.04     | 56  | 0.03       | 0.04     | 47  |
| Commercial real estate       | 30–89 days past due ..... | 0.11       | 0.13     | 61  | 0.06       | 0.16     | 39  | 0.26       | 0.15     | 77  | 0.22       | 0.26     | 59  | 0.16       | 0.18     | 55  |
|                              | 90+ days past due .....   | 0.10       | 0.01     | 93  | 0.01       | 0.01     | 70  | 0.02       | 0.01     | 82  | 0.02       | 0.02     | 73  | 0.02       | 0.03     | 64  |
|                              | Nonaccrual .....          | 0.21       | 0.29     | 51  | 0.31       | 0.48     | 45  | 0.13       | 0.38     | 24  | 0.70       | 0.62     | 62  | 0.21       | 0.23     | 56  |
| Construction and development | 30–89 days past due ..... | 0          | 0.19     | 15  | 0.31       | 0.15     | 80  | 1.11       | 0.17     | 91  | 0.05       | 0.28     | 37  | 0.01       | 0.28     | 25  |
|                              | 90+ days past due .....   | 0          | 0.01     | 36  | 0          | 0.01     | 38  | 0          | 0.01     | 38  | 0          | 0.01     | 35  | 0          | 0.02     | 33  |
|                              | Nonaccrual .....          | 0.50       | 0.14     | 85  | 0.28       | 0.31     | 72  | 0          | 0.20     | 33  | 0          | 0.41     | 11  | 0          | 0.20     | 12  |
| 1–4 family                   | 30–89 days past due ..... | 0          | 0.02     | 30  | 0          | 0.03     | 31  | 0          | 0.02     | 30  | 0          | 0.03     | 28  | 0          | 0.06     | 25  |
|                              | 90+ days past due .....   | 0          | 0        | 45  | 0          | 0        | 45  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 41  |
|                              | Nonaccrual .....          | 0          | 0.01     | 32  | 0          | 0.02     | 31  | 0          | 0.01     | 32  | 0          | 0.03     | 27  | 0          | 0.02     | 30  |
| Other                        | 30–89 days past due ..... | 0          | 0.13     | 19  | 0.31       | 0.10     | 84  | 1.11       | 0.13     | 92  | 0.05       | 0.22     | 49  | 0.01       | 0.20     | 31  |
|                              | 90+ days past due .....   | 0          | 0        | 38  | 0          | 0        | 40  | 0          | 0        | 41  | 0          | 0        | 40  | 0          | 0.01     | 35  |
|                              | Nonaccrual .....          | 0.50       | 0.12     | 86  | 0.28       | 0.25     | 75  | 0          | 0.16     | 37  | 0          | 0.35     | 12  | 0          | 0.17     | 14  |
| Multifamily                  | 30–89 days past due ..... | 0          | 0.04     | 28  | 0.07       | 0.09     | 70  | 0.59       | 0.07     | 95  | 0.26       | 0.09     | 82  | 0.18       | 0.08     | 85  |
|                              | 90+ days past due .....   | 0          | 0        | 45  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0        | 45  | 0.14       | 0        | 95  |
|                              | Nonaccrual .....          | 0.30       | 0.06     | 88  | 0          | 0.13     | 42  | 0          | 0.17     | 43  | 2.43       | 0.11     | 99  | 0          | 0.05     | 45  |
| Nonfarm non-residential      | 30–89 days past due ..... | 0.15       | 0.10     | 74  | 0          | 0.12     | 13  | 0.04       | 0.13     | 40  | 0.25       | 0.23     | 64  | 0.19       | 0.14     | 71  |
|                              | 90+ days past due .....   | 0.14       | 0.01     | 94  | 0.02       | 0.01     | 73  | 0.02       | 0.01     | 86  | 0.03       | 0.02     | 76  | 0          | 0.03     | 22  |
|                              | Nonaccrual .....          | 0.13       | 0.36     | 31  | 0.35       | 0.58     | 43  | 0.17       | 0.45     | 29  | 0.63       | 0.80     | 49  | 0.29       | 0.28     | 59  |
| Owner Occupied               | 30–89 days past due ..... | 0.02       | 0.04     | 38  | 0          | 0.04     | 25  | 0.02       | 0.04     | 51  | 0.12       | 0.07     | 75  | 0.05       | 0.07     | 47  |
|                              | 90+ days past due .....   | 0.09       | 0        | 97  | 0          | 0        | 35  | 0          | 0        | 37  | 0.03       | 0        | 88  | 0          | 0.01     | 26  |
|                              | Nonaccrual .....          | 0.02       | 0.12     | 27  | 0.06       | 0.20     | 24  | 0.05       | 0.17     | 26  | 0.16       | 0.27     | 35  | 0.24       | 0.16     | 69  |
| Other                        | 30–89 days past due ..... | 0.13       | 0.05     | 82  | 0          | 0.07     | 11  | 0.02       | 0.08     | 54  | 0.13       | 0.14     | 64  | 0.14       | 0.07     | 80  |
|                              | 90+ days past due .....   | 0.04       | 0        | 91  | 0.02       | 0.01     | 79  | 0.02       | 0        | 92  | 0          | 0.01     | 33  | 0          | 0.01     | 30  |
|                              | Nonaccrual .....          | 0.10       | 0.21     | 46  | 0.29       | 0.31     | 59  | 0.12       | 0.23     | 45  | 0.47       | 0.44     | 59  | 0.05       | 0.10     | 45  |
| Farmland                     | 30–89 days past due ..... | 0          | 0.09     | 32  | 0          | 0.13     | 30  | 1.88       | 0.10     | 96  | 0          | 0.11     | 30  | 0          | 0.23     | 23  |
|                              | 90+ days past due .....   | 0          | 0        | 45  | 0          | 0.01     | 44  | 0          | 0        | 45  | 0          | 0        | 45  | 0          | 0.01     | 42  |
|                              | Nonaccrual .....          | 0          | 0.51     | 23  | 0          | 1.06     | 21  | 0          | 0.69     | 23  | 0          | 1.13     | 19  | 0          | 0.84     | 19  |
| Credit card                  | 30–89 days past due ..... | 0.69       | 1.22     | 24  | 0.62       | 0.79     | 32  | 0          | 0.81     | 6   | 2.39       | 0.95     | 90  | 1.29       | 1.19     | 54  |
|                              | 90+ days past due .....   | 0          | 0.50     | 14  | 0          | 0.40     | 16  | 0          | 0.45     | 14  | 0          | 0.63     | 13  | 0.14       | 0.78     | 29  |
|                              | Nonaccrual .....          | 0          | 0.13     | 35  | 0          | 0.08     | 36  | 0          | 0.10     | 36  | 0          | 0.05     | 37  | 0          | 0.11     | 35  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |     |       |          |     |       |          |     |       |          |     |
|---|------------|------------|------------|------------|------------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Common Equity Tier 1 Capital</b>   |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Common stock plus related surplus .....                                     | 1,483,032  | 749,869    | 752,253    | 758,306    | 909,429    |     |       |          |     |       |          |     |       |          |     |
| Retained earnings .....   | 1,343,631  | 1,189,695  | 1,239,797  | 1,000,190  | 917,377    |     |       |          |     |       |          |     |       |          |     |
| Accumulated other comprehensive income (AOCI) .....                         | -715,479   | -15,486    | -37,768    | 56,007     | 23,501     |     |       |          |     |       |          |     |       |          |     |
| Common equity tier 1 minority interest .....                                | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Common equity tier 1 capital before adjustments/deductions .....            | 2,111,184  | 1,924,078  | 1,954,282  | 1,814,503  | 1,850,307  |     |       |          |     |       |          |     |       |          |     |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>                 |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Less: Goodwill, intangible assets, and deferred tax assets .....            | 981,871    | 530,457    | 528,652    | 537,345    | 546,743    |     |       |          |     |       |          |     |       |          |     |
| Accumulated other comprehensive income-related adjustments .....            | -715,479   | -15,485    | -37,768    | 56,008     | 23,502     |     |       |          |     |       |          |     |       |          |     |
| Other deductions from common equity tier 1 capital .....                    | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Subtotal: .....   | 1,844,792  | 1,409,106  | 1,463,398  | 1,221,150  | 1,280,062  |     |       |          |     |       |          |     |       |          |     |
| Adjustments and deductions for common equity tier 1 capital .....           | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Common equity tier 1 capital .....  | 1,844,792  | 1,409,106  | 1,463,398  | 1,221,150  | 1,280,062  |     |       |          |     |       |          |     |       |          |     |
| <b>Additional Tier 1 Capital</b>  |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Additional tier 1 capital instruments and related surplus .....             | 0          | 65,000     | 65,000     | 65,000     | 65,000     |     |       |          |     |       |          |     |       |          |     |
| Non-qualifying capital instruments .....                                    | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Tier 1 minority interest not included in common equity tier 1 capital ..... | -2,762     | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Additional tier 1 capital before deductions .....                           | -2,762     | 65,000     | 65,000     | 65,000     | 65,000     |     |       |          |     |       |          |     |       |          |     |
| Less: Additional tier 1 capital deductions .....                            | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Additional tier 1 capital .....   | 0          | 65,000     | 65,000     | 65,000     | 65,000     |     |       |          |     |       |          |     |       |          |     |
| <b>Tier 1 Capital</b>   | 1,844,792  | 1,474,106  | 1,528,398  | 1,286,150  | 1,345,062  |     |       |          |     |       |          |     |       |          |     |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Tier 2 capital instruments and related surplus .....                        | 169,752    | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Non-qualifying capital instruments .....                                    | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Total capital minority interest not included in tier 1 capital .....        | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Allowance for loan and lease losses in tier 2 capital .....                 | 148,766    | 93,207     | 82,566     | 129,630    | 49,605     |     |       |          |     |       |          |     |       |          |     |
| Exited advanced approach eligible credit reserves .....                     |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Unrealized gains on AFS preferred stock classified as equity .....          |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Tier 2 capital before deductions .....                                      | 318,518    | 93,207     | 82,566     | 129,630    | 49,605     |     |       |          |     |       |          |     |       |          |     |
| Exited advanced approach tier 2 capital before deductions .....             |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Less: Tier 2 capital deductions .....                                       | 0          | 0          | 0          | 0          | 0          |     |       |          |     |       |          |     |       |          |     |
| Tier 2 capital .....  | 318,518    | 93,207     | 82,566     | 129,630    | 49,605     |     |       |          |     |       |          |     |       |          |     |
| Exited advanced approach tier 2 capital .....                               |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Total capital .....   | 2,163,310  | 1,567,313  | 1,610,964  | 1,415,780  | 1,394,667  |     |       |          |     |       |          |     |       |          |     |
| Exited advanced approach total capital .....                                |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| <b>Total Assets for Capital Ratios</b>                                      |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| Average total consolidated assets, adjusted .....                           | 20,618,557 | 15,131,982 | 15,453,433 | 13,712,367 | 12,195,619 |     |       |          |     |       |          |     |       |          |     |
| Less: Deductions from common equity tier 1 capital .....                    | 981,871    | 530,457    | 528,652    | 537,346    | 546,743    |     |       |          |     |       |          |     |       |          |     |
| Less: Other deductions .....  | -4,774     | -4,849     | -4,888     | -4,787     | -3,317     |     |       |          |     |       |          |     |       |          |     |
| Total assets for leverage ratio .....                                       | 19,641,460 | 14,606,374 | 14,929,669 | 13,179,808 | 11,652,193 |     |       |          |     |       |          |     |       |          |     |
| Total risk-weighted assets .....  | 15,517,597 | 10,295,828 | 10,335,485 | 10,291,942 | 10,121,624 |     |       |          |     |       |          |     |       |          |     |
| Exited advanced approach total RWA .....                                    |            |            |            |            |            |     |       |          |     |       |          |     |       |          |     |
| <b>Capital Ratios</b>   | BHC        | Peer # 1   | Pct        | BHC        | Peer # 1   | Pct | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct |
| Common equity tier 1 capital, column A .....                                | 11.89      | 11.77      | 54         | 13.69      | 12.59      | 72  | 14.16 | 12.37    | 77  | 11.87 | 12.35    | 46  | 12.65 | 12.11    | 68  |
| Common equity tier 1 capital, column B .....                                | 0          | 0.26       | 46         | 0          | 0.29       | 46  | 0     | 0.29     | 46  | 0     | 0.30     | 46  | 0     | 0.29     | 46  |
| Tier 1 capital, column A .....  | 11.89      | 12.48      | 46         | 14.32      | 13.31      | 70  | 14.79 | 13.11    | 77  | 12.50 | 13.08    | 48  | 13.29 | 12.78    | 67  |
| Tier 1 capital, column B .....  | 0          | 0.31       | 46         | 0          | 0.33       | 46  | 0     | 0.34     | 46  | 0     | 0.34     | 46  | 0     | 0.34     | 46  |
| Total capital, column A .....   | 13.94      | 14.27      | 51         | 15.22      | 15.21      | 57  | 15.59 | 14.91    | 66  | 13.76 | 15.23    | 25  | 13.78 | 14.36    | 50  |
| Total capital, column B .....   | 0          | 0.34       | 46         | 0          | 0.36       | 46  | 0     | 0.37     | 46  | 0     | 0.39     | 46  | 0     | 0.38     | 46  |
| Tier 1 leverage .....   | 9.39       | 9.22       | 60         | 10.09      | 9.07       | 78  | 10.24 | 8.98     | 79  | 9.76  | 9.13     | 74  | 11.54 | 9.76     | 86  |
| Supplementary leverage ratio, advanced approaches HCs .....                 |            | 6.74       |            |            | 6.90       |     |       | 6.71     |     |       | 8.72     |     |       | 7.41     |     |

**Insurance and Broker-Dealer Activities**

| Dollar Amount in Thousands   | 09/30/2022 |       |            | 09/30/2021 |       |            | 12/31/2021 |      |            | 12/31/2020 |       |            | 12/31/2019 |       |      | Percent Change |        |       |
|--|------------|-------|------------|------------|-------|------------|------------|------|------------|------------|-------|------------|------------|-------|------|----------------|--------|-------|
|  |            |       |            |            |       |            |            |      |            |            |       |            |            |       |      | 1-Year         | 5-Year |       |
| <b>Insurance Activities</b>  |            |       |            |            |       |            |            |      |            |            |       |            |            |       |      |                |        |       |
| Total insurance underwriting assets .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total property and casualty assets .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Reinsurance recoverables (P/C) .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total life and health assets .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Reinsurance recoverables (L/H) .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Separate account assets (L/H) .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total insurance underwriting equity .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total property and casualty equity .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total life and health equity .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total insurance underwriting net income .....                                      |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total property and casualty .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Total life and health .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Claims and claims adjusted expense reserves (P/C) .....                            |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Unearned premiums (P/C) .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Policyholder benefit and contractholder funds (L/H) .....                          |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Separate account liabilities (L/H) .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Insurance activities revenue .....   |            |       | 3,280      |            |       | 1,776      |            |      | 2,347      |            |       | 3          |            |       |      | 0              | 84.68  |       |
| Other insurance activities income .....  |            |       | 3,280      |            |       | 1,776      |            |      | 2,347      |            |       | 3          |            |       |      | 0              | 84.68  |       |
| Insurance and reinsurance underwriting income .....                                |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Premiums .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Credit related insurance underwriting .....  |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Other insurance underwriting .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Insurance benefits, losses, expenses .....   |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Net assets of insurance underwriting subsidiaries .....                            |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       |      | 0              |        |       |
| Life insurance assets .....  |            |       | 101,061    |            |       | 33,788     |            |      | 33,098     |            |       | 32,051     |            |       |      | 30,293         | 199.10 | -1.62 |
| <b>Analysis Ratios</b>   |            |       |            |            |       |            |            |      |            |            |       |            |            |       |      |                |        |       |
| 09/30/2022   |            |       | 09/30/2021 |            |       | 12/31/2021 |            |      | 12/31/2020 |            |       | 12/31/2019 |            |       |      |                |        |       |
| BHC  | Peer # 1   | Pct   | BHC        | Peer # 1   | Pct   | BHC        | Peer # 1   | Pct  | BHC        | Peer # 1   | Pct   | BHC        | Peer # 1   | Pct   | BHC  | Peer # 1       | Pct    |       |
| Insurance underwriting assets / Consolidated assets .....                          | 0          | 0     | 40         | 0          | 0     | 40         | 0          | 0    | 40         | 0          | 0     | 39         | 0          | 0.01  | 37   |                |        |       |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets .....    | 51.77      |       |            | 53.46      |       |            | 53.11      |      |            | 53.67      |       |            | 51.47      |       |      |                |        |       |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets .....    | 48.23      |       |            | 46.54      |       |            | 46.89      |      |            | 46.33      |       |            | 48.53      |       |      |                |        |       |
| Separate account assets (L/H) / Total life assets .....                            | 11.73      |       |            | 13.15      |       |            | 13.40      |      |            | 11.24      |       |            | 7.26       |       |      |                |        |       |
| Insurance activities revenue / Adjusted operating income .....                     | 0.50       | 0.36  | 73         | 0.38       | 0.38  | 70         | 0.38       | 0.36 | 70         | 0          | 0.41  | 24         | 0          | 0.47  | 11   |                |        |       |
| Premium income / Insurance activities revenue .....                                | 0          | 2.54  | 42         | 0          | 2.90  | 41         | 0          | 2.76 | 42         | 0          | 2.84  | 40         |            |       | 7.32 |                |        |       |
| Credit related premium income / Total premium income .....                         | 32.83      |       |            | 31.14      |       |            | 32.99      |      |            | 38.23      |       |            | 34.91      |       |      |                |        |       |
| Other premium income / Total premium income .....                                  | 67.17      |       |            | 68.86      |       |            | 67.01      |      |            | 61.77      |       |            | 65.09      |       |      |                |        |       |
| Insurance underwriting net income / Consolidated net income .....                  | 0          | 0.02  | 43         | 0          | 0.02  | 44         | 0          | 0.02 | 44         | 0          | 0.03  | 44         | 0          | 0.08  | 39   |                |        |       |
| Insurance net income (P/C) / Equity (P/C) .....                                    | 15.15      |       |            | 28.21      |       |            | 23.22      |      |            | 15.59      |       |            | 19.86      |       |      |                |        |       |
| Insurance net income (L/H) / Equity (L/H) .....                                    | 177.77     |       |            | 5.51       |       |            | 4.49       |      |            | 3.62       |       |            | 5.13       |       |      |                |        |       |
| Insurance benefits, losses, expenses / Insurance premiums .....                    | 4,581.19   |       |            | -364.02    |       |            | 927.51     |      |            | 447.82     |       |            | 233.61     |       |      |                |        |       |
| Reinsurance recovery (P/C) / Total assets (P/C) .....                              |            | 0.07  |            |            | 0.07  |            |            | 0.07 |            |            | 0.07  |            |            | 0.15  |      |                |        |       |
| Reinsurance recovery (L/H) / Total assets (L/H) .....                              |            | 0     |            |            | 0     |            |            | 0    |            |            | 0     |            |            | 0.15  |      |                |        |       |
| Net assets of insurance underwriting subsidiaries / Consolidated assets .....      | 0          | 0     | 44         | 0          | 0     | 44         | 0          | 0    | 44         | 0          | 0     | 44         | 0          | 0     | 42   |                |        |       |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..... | 5.08       | 12.02 | 25         | 2.14       | 11.72 | 14         | 2.04       | 12   | 12         | 2.12       | 11.03 | 17         | 2.18       | 11.51 | 18   |                |        |       |
| <b>Broker-Dealer Activities</b>  |            |       |            |            |       |            |            |      |            |            |       |            |            |       |      |                |        |       |
| Net assets of broker-dealer subsidiaries (\$000) .....                             |            |       | 0          |            |       | 0          |            |      | 0          |            |       | 0          |            |       | 0    |                |        |       |
| Net assets of broker-dealer subsidiaries / Consolidated assets .....               | 0          | 0.55  | 37         | 0          | 0.44  | 37         | 0          | 0.46 | 37         | 0          | 0.75  | 37         | 0          | 1.39  | 34   |                |        |       |

## Foreign Activities

| Dollar Amount in Thousands   | 09/30/2022 | 09/30/2021 |       | 12/31/2021 |       | 12/31/2020 |       | 12/31/2019 |       |
|--|------------|------------|-------|------------|-------|------------|-------|------------|-------|
| <b>Foreign Activities</b>  |            |            |       |            |       |            |       |            |       |
| Total foreign loans and leases .....                               | 0          |            | 7,692 |            | 6,408 |            | 6,771 |            | 7,138 |
| Real estate loans.....   | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Commercial and industrial loans .....                              | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Loans to depository institutions and other banks acceptances ..... | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Loans to foreign governments and institutions .....                | 0          |            | 7,692 |            | 6,408 |            | 6,771 |            | 7,138 |
| Loans to individuals .....   | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Agricultural loans.....  | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Other foreign loans.....   | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Lease financing receivables.....                                   | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Debt securities .....  | 500        |            | 500   |            | 500   |            | 501   |            | 2,001 |
| Interest-bearing bank balances .....                               | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Total selected foreign assets .....                                | 500        |            | 8,192 |            | 6,908 |            | 7,272 |            | 9,139 |
| Total foreign deposits .....                                       | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Interest-bearing deposits .....                                    | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| Non-interest-bearing deposits.....                                 | 0          |            | 0     |            | 0     |            | 0     |            | 0     |
| <b>Analysis Ratios</b>   |            |            |       |            |       |            |       |            |       |
| Yield: Foreign loans .....   | 0          | 0.84       | 33    | 0          | 0.63  | 34         | 0     | 0.66       | 33    |
| Cost: Interest-bearing deposits.....                               |            | 0.52       |       |            | 0.12  |            |       | 0.14       |       |
| <b>Net Losses as a Percent of Foreign Loans by Type</b>            |            |            |       |            |       |            |       |            |       |
| Real estate loans .....  |            | 0.26       |       |            | 0.18  |            |       | 0.20       |       |
| Commercial and industrial loans .....                              |            | 0.13       |       |            | 0.86  |            |       | 0.79       |       |
| Foreign governments and institutions .....                         |            | 0.05       |       | 0          | 0     | 50         | 0     | 0          | 50    |
| <b>Growth Rates</b>  |            |            |       |            |       |            |       |            |       |
| Net loans and leases.....  | -100       | 20.31      | 2     | 12         | -0.16 | 71         | -5.36 | 6.83       | 40    |
| Total selected assets.....   | -93.90     | 21.10      | 2     | 11.17      | 3.36  | 67         | -5.01 | 9.48       | 36    |
| Deposits .....   |            | -2.72      |       |            | 10.74 |            |       | 0.73       |       |
|  |            |            |       |            |       |            |       |            |       |
|  |            |            |       |            |       |            |       |            |       |

**Servicing, Securitization and Asset Sale Activities—Part 1**

| Activity  | Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |  |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--|
|   |                            | 1-Year     | 5-Year     |            |            |            |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Retained credit exposure.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Unused commitments to provide liquidity (servicer advance).....                       |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Seller's interest carried as securities and loans .....                               |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Activity as a Percent of Total Assets</b>  |                            | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and Industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b> |                            |            |            |            |            |            |                |  |
| 1–4 family residential loans .....  |                            |            |            |            |            |            |                |  |
| Home equity lines .....   |                            |            |            |            |            |            |                |  |
| Credit card receivables.....  |                            |            |            |            |            |            |                |  |
| Auto loans and other consumer loans.....  |                            |            |            |            |            |            |                |  |
| Commercial and industrial loans .....   |                            |            |            |            |            |            |                |  |
| All other loans and leases.....   |                            |            |            |            |            |            |                |  |

**Servicing, Securitization and Asset Sale Activities—Part 2**

|   | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |                |
|---|------------|------------|------------|------------|------------|----------------|
| <b>Percent of Total Securitization Activities by Type</b>           |            |            |            |            |            |                |
| Retained credit exposure.....                                       |            |            |            |            |            |                |
| 1–4 family residential loans.....                                   |            |            |            |            |            |                |
| Home equity lines.....  |            |            |            |            |            |                |
| Credit card receivables.....  |            |            |            |            |            |                |
| Auto loans.....   |            |            |            |            |            |                |
| Commercial and industrial loans.....                                |            |            |            |            |            |                |
| All other loans and leases.....                                     |            |            |            |            |            |                |
| Unused commitments to provide liquidity (servicer advance).....     |            |            |            |            |            |                |
| Seller's interest carried as securities and loans .....             |            |            |            |            |            |                |
| Home equity lines.....  |            |            |            |            |            |                |
| Credit card receivables.....  |            |            |            |            |            |                |
| Commercial and industrial loans .....                               |            |            |            |            |            |                |
| <b>Percent of Tier 1 Capital</b>                                    |            |            |            |            |            |                |
| Total retained credit exposure.....                                 | 0          | 0          | 0          | 0          | 0          |                |
| Total retained credit exposure and asset sale credit exposure ..... | 0          | 0          | 0          | 0          | 0          |                |
| Dollar Amount in Thousands  | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |
|   |            |            |            |            |            | 1-Year         |
|   |            |            |            |            |            | 5-Year         |
| <b>30–89 Days Past Due Securitized Assets</b>                       |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commcial and industrial loans .....                                 | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total 30–89 days past due securitized assets.....                   | 0          | 0          | 0          | 0          | 0          |                |
| <b>90+ Days Past Due Securitized Assets</b>                         |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total 90+ days past due securitized assets .....                    | 0          | 0          | 0          | 0          | 0          |                |
| Total past due securitized assets.....                              | 0          | 0          | 0          | 0          | 0          |                |
| <b>Net Losses on Securitized Assets</b>                             |            |            |            |            |            |                |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0          |                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0          |                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0          |                |
| Total net losses on securitized assets.....                         | 0          | 0          | 0          | 0          | 0          |                |

**Servicing, Securitization and Asset Sale Activities—Part 3**

|   | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 30–89 days past due securitized assets .....                        |            |            |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans and other consumer loans .....                                 |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 90+ days past due securitized assets .....                          |            |            |            |            |            |
| Total past due securitized assets percent of securitized assets .....     |            |            |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>                     |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total net losses on securitized assets .....                              |            |            |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 30–89 days .....                             |            |            |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>                   |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 90+ days .....                               |            |            |            |            |            |
| <b>Total Past Due Managed Assets .....</b>                                |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                       |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b> |            |            |            |            |            |

**Parent Company Income Statement**

|  | Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change |         |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|---------|
|  |                            |            |            |            |            |            | 1-Year         | 5-Year  |
| <b>Operating Income</b>                                  |                            |            |            |            |            |            |                |         |
| Income from bank subsidiaries .....                      |                            | 245,368    | 302        | 357        | 201,439    | 237,777    | 81,147.68      | 1949.34 |
| Dividends .....  |                            | 245,000    | 0          | 0          | 201,083    | 232,000    |                | 2622.22 |
| Interest .....   |                            | 269        | 302        | 357        | 356        | 5,589      | -10.93         | -90.52  |
| Management and service fees .....                        |                            | 0          | 0          | 0          | 0          | 188        |                | -100.00 |
| Other income .....                                       |                            | 99         | 0          | 0          | 0          | 0          |                |         |
| Income from nonbank subsidiaries .....                   |                            | 6,175      | 4,759      | 4,759      | 7,679      | 8,030      | 29.75          | 479.27  |
| Dividends .....  |                            | 6,175      | 4,759      | 4,759      | 7,679      | 8,030      | 29.75          | 479.27  |
| Interest .....   |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Management and service fees .....                        |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Other income .....                                       |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Income from subsidiary holding companies .....           |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Dividends .....  |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Interest .....   |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Management and service fees .....                        |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Other income .....                                       |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Total income from subsidiaries .....                     |                            | 251,543    | 5,061      | 5,116      | 209,118    | 245,807    | 4870.22        | 1829.16 |
| Securities gains (losses) .....                          |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Other operating income .....                             |                            | 18         | -706       | -706       | 0          | 190        |                | -89.89  |
| Total operating income .....                             |                            | 251,561    | 4,355      | 4,410      | 209,118    | 245,997    | 5676.37        | 1803.31 |
| <b>Operating Expenses</b>                                |                            |            |            |            |            |            |                |         |
| Personnel expenses .....                                 |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Interest expense .....                                   |                            | 5,939      | 5,408      | 6,497      | 4,998      | 4,717      | 9.82           | -1.82   |
| Other expenses .....                                     |                            | 12,169     | 6,774      | 8,782      | 4,303      | 3,032      | 79.64          | 430.24  |
| Provision for loan and lease losses .....                |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Total operating expenses .....                           |                            | 18,108     | 12,182     | 15,279     | 9,301      | 7,749      | 48.65          | 117.02  |
| Income (loss) before taxes .....                         |                            | 237,871    | -2,647     | -5,480     | 198,200    | 241,894    |                | 4781.41 |
| Applicable income taxes (credit) .....                   |                            | -975       | -497       | -714       | -920       | 1,065      |                |         |
| Extraordinary items .....                                |                            |            |            |            |            |            |                |         |
| Income before undistributed income of subsidiaries ..... |                            | 238,846    | -2,150     | -4,766     | 199,120    | 240,829    |                | 4128.11 |
| Equity in undistributed income of subsidiaries .....     |                            | -100,920   | 217,305    | 276,208    | -84,346    | -92,020    |                |         |
| Bank subsidiaries .....                                  |                            | -103,428   | 217,025    | 274,129    | -82,846    | -90,214    |                |         |
| Nonbank subsidiaries .....                               |                            | 2,508      | 280        | 2,079      | -1,500     | -1,806     | 795.71         | 13.59   |
| Subsidiary holding companies .....                       |                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income (loss) .....                                  |                            | 137,926    | 215,155    | 271,442    | 114,774    | 148,809    | -35.89         | 129.59  |
| <b>Memoranda</b>   |                            |            |            |            |            |            |                |         |
| Bank net income .....                                    |                            | 141,572    | 217,025    | 274,129    | 118,237    | 141,786    | -34.77         | 131.26  |
| Nonbank net income .....                                 |                            | 8,683      | 5,039      | 6,838      | 6,179      | 6,224      | 72.32          | 165.21  |
| Subsidiary holding companies' net income .....           |                            | 0          | 0          | 0          | 0          | 0          |                |         |

**Parent Company Balance Sheet**

|  | Dollar Amount in Thousands | 09/30/2022 | % of Total Assets | 09/30/2021 | % of Total Assets | 12/31/2021 | % of Total Assets | 12/31/2020 | 12/31/2019 | Percent Change |        |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
|  |                            |            |                   |            |                   |            |                   |            |            | 1-Year         | 5-Year |
| <b>Assets</b>  |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Investment in bank subsidiaries .....                            | 2,093,557                  | 85.43      | 1,974,684         | 92.86      | 2,009,320         | 93.23      | 1,829,289         | 1,909,768  | 6.02       | 153.65         |        |
| Common and preferred stock .....                                 | 2,093,344                  | 85.42      | 1,974,501         | 92.86      | 2,009,320         | 93.23      | 1,828,968         | 1,909,676  | 6.02       | 153.95         |        |
| Excess cost over fair value .....                                | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 213                        | 0.01       | 183               | 0.01       | 0                 | 0          | 321               | 92         | 16.39      | -79.52         |        |
| Investment in nonbank subsidiaries .....                         | 102,026                    | 4.16       | 35,972            | 1.69       | 37,771            | 1.75       | 35,692            | 36,109     | 183.63     | 210.12         |        |
| Common and preferred stock .....                                 | 68,123                     | 2.78       | 34,138            | 1.61       | 35,937            | 1.67       | 33,858            | 34,275     | 99.55      | 119.29         |        |
| Excess cost over fair value .....                                | 33,903                     | 1.38       | 1,834             | 0.09       | 1,834             | 0.09       | 1,834             | 1,834      | 1748.58    | 1748.58        |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Investment in subsidiary holding companies .....                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common and preferred stock .....                                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Excess cost over fair value .....                                | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| <b>Assets Excluding Investment in Subsidiaries</b>               |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Net loans and leases .....                                       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities .....   | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities purchased (reverse repos) .....                       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Cash and due from affiliated depository institution .....        | 239,382                    | 9.77       | 111,469           | 5.24       | 103,708           | 4.81       | 244,925           | 71,430     | 114.75     | 636.20         |        |
| Cash and due from unrelated depository institution .....         | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Premises, furnishings, fixtures and equipment .....              | 2,024                      | 0.08       | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Intangible assets .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other assets .....   | 13,560                     | 0.55       | 4,303             | 0.20       | 4,514             | 0.21       | 4,728             | 4,041      | 215.13     | -21.91         |        |
| Balance due from subsidiaries and related institutions .....     | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Total assets .....   | 2,450,549                  | 100.00     | 2,126,428         | 100.00     | 2,155,313         | 100.00     | 2,114,634         | 2,021,348  | 15.24      | 169.84         |        |
| <b>Liabilities and Capital</b>                                   |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Deposits .....   | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities sold (repos) .....                                    | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Commercial paper .....   | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other borrowings 1 year or less .....                            | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Borrowings with maturity over 1 year .....                       | 148,112                    | 6.04       | 147,881           | 6.95       | 147,939           | 6.86       | 246,617           | 98,605     | 0.16       | 50.96          |        |
| Subordinated notes and debentures .....                          | 100,143                    | 4.09       | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other liabilities .....  | 8,308                      | 0.34       | 2,641             | 0.12       | 1,264             | 0.06       | 9,280             | 5,426      | 214.58     | 285.70         |        |
| Balance due to subsidiaries and related institutions .....       | 90,393                     | 3.69       | 67,011            | 3.15       | 67,011            | 3.11       | 67,011            | 67,011     | 34.89      | 34.89          |        |
| Total liabilities .....  | 346,956                    | 14.16      | 217,533           | 10.23      | 216,214           | 10.03      | 322,908           | 171,042    | 59.50      | 107.41         |        |
| Equity Capital .....   | 2,103,593                  | 85.84      | 1,908,895         | 89.77      | 1,939,099         | 89.97      | 1,791,726         | 1,850,306  | 10.20      | 183.94         |        |
| Perpetual preferred stock (income surplus) .....                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common stock .....   | 759                        | 0.03       | 577               | 0.03       | 577               | 0.03       | 576               | 575        | 31.54      | 35.05          |        |
| Common surplus .....   | 1,971,628                  | 80.46      | 1,056,614         | 49.69      | 1,058,997         | 49.13      | 1,053,022         | 1,049,064  | 86.60      | 489.92         |        |
| Retained earnings .....  | 1,336,039                  | 54.52      | 1,174,511         | 55.23      | 1,224,614         | 56.82      | 977,414           | 917,377    | 13.75      | 96.32          |        |
| Accumulated other comprehensive income .....                     | -715,479                   | -29.20     | -15,486           | -0.73      | -37,768           | -1.75      | 56,007            | 23,501     |            |                |        |
| Other equity capital components .....                            | -489,354                   | -19.97     | -307,321          | -14.45     | -307,321          | -14.26     | -295,293          | -140,211   |            |                |        |
| Total liabilities and equity capital .....                       | 2,450,549                  | 100.00     | 2,126,428         | 100.00     | 2,155,313         | 100.00     | 2,114,634         | 2,021,348  | 15.24      | 169.84         |        |
| <b>Memoranda</b>   |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Loans and advances from bank subsidiaries .....                  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans and advances from nonbank subsidiaries .....               | 90,393                     | 3.69       | 67,011            | 3.15       | 67,011            | 3.11       | 67,011            | 67,011     | 34.89      | 34.89          |        |
| Notes payable to subsidiaries that issued TPS .....              | 90,000                     | 3.67       | 65,000            | 3.06       | 65,000            | 3.02       | 65,000            | 65,000     | 38.46      | 38.46          |        |
| Loans and advances from subsidiary holding companies .....       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Subordinated and long-term debt 1 year or less .....             | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |

**Parent Company Analysis—Part 1**

|   | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct |
|   | 7.38       | 11.02    | 15  | 15.71      | 12.52    | 76  | 14.69      | 11.94    | 74  | 6.25       | 7.29     | 32  | 8.92       | 9.68     | 39  |
| <b>Profitability</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Average equity capital .....   | 8.29       | 11.60    | 17  | 15.28      | 12.35    | 77  | 14.30      | 11.80    | 77  | 6.26       | 7.45     | 33  | 8.64       | 10.51    | 30  |
| Bank net income / Average equity investment in banks .....                          | 13.69      | 9.71     | 71  | 19.24      | 13.18    | 71  | 19.27      | 13.12    | 71  | 18.13      | 9.75     | 78  | 17.85      | 7.89     | 79  |
| Nonbank net income / Average equity investment in nonbanks .....                    |            | 8.41     |     |            | 11.04    |     |            | 10.11    |     |            |          |     |            | 8.55     |     |
| Subsidiary HCs net income / Average equity investment in sub HCs .....              | 102.64     | 98.76    | 51  | 100.87     | 96.45    | 45  | 100.99     | 96.79    | 46  | 103.02     | 88.16    | 50  | 95.28      | 82.22    | 29  |
| Bank net income / Parent net income .....   | 6.30       | 2.50     | 83  | 2.34       | 3.22     | 67  | 2.52       | 3.40     | 67  | 5.38       | 3.59     | 78  | 4.18       | 5.93     | 71  |
| Nonbank net income / Parent net income .....  |            | 85.68    |     |            | 66.57    |     |            | 65.35    |     |            | 68.34    |     |            |          | 74  |
| Subsidiary holding companies' net income / Parent net income .....                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital .....  | 16.49      | 18.39    | 60  | 11.40      | 16.51    | 46  | 11.15      | 16.81    | 45  | 18.02      | 20.06    | 68  | 9.24       | 20.43    | 41  |
| Total debt / Equity capital .....   | 11.80      | 12.61    | 58  | 7.75       | 11.37    | 50  | 7.63       | 11.71    | 50  | 13.76      | 14.41    | 65  | 5.33       | 14.31    | 42  |
| Total debt + notes payable to subs that issued TPS / Equity capital .....           | 16.08      | 14.76    | 63  | 11.15      | 13.41    | 49  | 10.98      | 13.63    | 48  | 17.39      | 16.67    | 68  | 8.84       | 16.36    | 47  |
| Total debt + Loans guaranteed for affiliate / Equity capital .....                  | 11.80      | 12.68    | 57  | 7.75       | 11.46    | 49  | 7.63       | 11.77    | 49  | 13.76      | 14.68    | 65  | 5.33       | 14.56    | 42  |
| Total debt / Equity capital – excess over fair value .....                          | 11.99      | 12.75    | 59  | 7.75       | 11.47    | 50  | 7.64       | 11.81    | 50  | 13.78      | 14.52    | 65  | 5.33       | 14.51    | 42  |
| Long-term debt / Equity capital .....   | 11.80      | 11.91    | 60  | 7.75       | 10.65    | 51  | 7.63       | 10.95    | 51  | 13.76      | 13.56    | 66  | 5.33       | 13.04    | 43  |
| Short-term debt / Equity capital .....  | 0          | 0.48     | 40  | 0          | 0.55     | 39  | 0          | 0.57     | 38  | 0          | 0.77     | 38  | 0          | 1.02     | 36  |
| Current portion of long-term debt / Equity capital .....                            | 0          | 0.09     | 42  | 0          | 0.10     | 40  | 0          | 0.06     | 41  | 0          | 0.06     | 40  | 0          | 0.05     | 40  |
| Excess cost over fair value / Equity capital .....                                  | 1.61       | 0.09     | 94  | 0.10       | 0.08     | 84  | 0.09       | 0.05     | 85  | 0.10       | 0.08     | 83  | 0.10       | 0.12     | 81  |
| Long-term debt / Consolidated long-term debt .....                                  | 73.31      | 39.59    | 76  | 68.82      | 40.69    | 72  | 68.82      | 39.86    | 71  | 78.63      | 34.67    | 89  | 40.28      | 28.44    | 61  |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital .....                                    | 104.36     | 104.01   | 55  | 105.32     | 103.15   | 68  | 105.57     | 103.22   | 67  | 104.07     | 102.81   | 61  | 105.16     | 103.22   | 62  |
| Total investment in subs / Equity capital .....                                     | 104.37     | 109.29   | 43  | 105.33     | 108.29   | 55  | 105.57     | 108.40   | 54  | 104.09     | 110.16   | 45  | 105.17     | 111.07   | 48  |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X) .....                       | 0.50       | 0.39     | 63  | 0.35       | 0.27     | 63  | 0.40       | 0.29     | 64  | 0.64       | 0.47     | 60  | 0.64       | 0.36     | 65  |
| Equity investment in subs – equity cap / Net income-div (X) .....                   | 0.62       | 1.15     | 42  | 0.39       | 0.85     | 37  | 0.44       | 1.05     | 32  | 0.81       | 1.82     | 31  | 0.76       | 1.22     | 41  |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends .....               | 566.11     | 130.36   | 97  | 16.04      | 152.56   | 3   | 12.97      | 152.85   | 3   | 623.81     | 136.59   | 99  | 810.71     | 177.68   | 98  |
| Cash from ops + noncash items + op expense / Op expense + dividend .....            | 583.32     | 118.32   | 98  | 31.31      | 155.61   | 9   | 25.43      | 154.48   | 7   | 633.12     | 147.24   | 99  | 842.32     | 190.27   | 98  |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....   | 404.14     | 105.80   | 97  | -2.47      | 94.59    | 11  | -1.22      | 98.54    | 7   | 615.28     | 134.08   | 96  | 235.21     | 116.34   | 95  |
| Pretax operating income + interest expense / Interest expense .....                 | 4,105.24   | 1,565.66 | 87  | 51.05      | 1,645.53 | 9   | 15.65      | 1,835.33 | 4   | 4,065.59   | 2,016.32 | 85  | 5,228.13   | 1,968.54 | 85  |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..... | 3,033.06   | 1,454.22 | 83  | 58.41      | 1,896.20 | 9   | 29.48      | 1,770.77 | 5   | 3,036.73   | 1,539.23 | 83  | 3,329.99   | 1,632.83 | 85  |
| Dividends + interest from subsidiaries / Interest expense + dividends .....         | 775.10     | 150.57   | 97  | 21.57      | 174.48   | 7   | 16.64      | 174.12   | 4   | 712.08     | 150.43   | 97  | 903.68     | 210.80   | 97  |
| Fees + other income from subsidiaries / Salary + other expenses .....               | 0.81       | 10.18    | 69  | 0          | 12.03    | 34  | 0          | 11.92    | 32  | 0          | 13.95    | 31  | 6.20       | 16.52    | 62  |
| Net income / Current part of long-term debt + preferred dividends (X) .....         |            | 26.99    |     |            | 40.79    |     |            | 47.61    |     |            | 35.64    |     |            | 57.11    |     |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets .....                          | -4.09      | 3.60     | 6   | 0          | 3.29     | 25  | 0          | 3.44     | 25  | 0          | 3.85     | 24  | 0          | 2.64     | 28  |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                     |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due .....   |            | 0.30     |     |            | 0.60     |     |            | 0.17     |     |            | 0.10     |     |            | 0.04     |     |
| Nonaccrual .....  |            | 0.65     |     |            | 1.04     |     |            | 0.92     |     |            | 1.03     |     |            | 0.54     |     |
| Total .....   |            | 0.95     |     |            | 1.64     |     |            | 1.09     |     |            | 1.13     |     |            | 0.58     |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries .....  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| To nonbank subsidiaries .....   | 0          | 0.01     | 47  | 0          | 0.03     | 46  | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  |
| To subsidiary holding companies .....   | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Total .....   | 0          | 0.01     | 47  | 0          | 0.03     | 46  | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  |
| <b>As a Percent of Consolidated Holding Company Assets</b>                          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries .....  | 0.39       | 1.77     | 68  | 0.23       | 1.76     | 59  | 0.24       | 1.76     | 60  | 0.24       | 2.66     | 59  | 0.29       | 5.62     | 56  |
| Combined thrift assets (reported only by bank holding companies) .....              | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 50  |
| Combined foreign nonbank subsidiary assets .....                                    | 0          | 0.06     | 40  | 0          | 0.07     | 40  | 0          | 0.06     | 40  | 0          | 0.08     | 38  | 0          | 0.19     | 36  |

## Parent Company Analysis—Part 2

|  | 09/30/2022 |          |     | 09/30/2021 |          |     | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |       |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-------|
|  | BHC        | Peer # 1 | Pct   |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends declared / Income before undistributed income.....       | 11.10      | 70.90    | 4   |            | 69.90    |     |            | 66.37    |     | 12.24      | 81.10    | 5   | 9.33       | 57.84    | 6     |
| Dividends declared / Net income .....                              | 19.21      | 31.93    | 26  | 8.39       | 27.22    | 15  | 8.93       | 28.27    | 13  | 21.23      | 42.29    | 22  | 15.10      | 33.08    | 17    |
| Net income – dividends / Average equity.....                       | 5.96       | 7.51     | 39  | 14.39      | 9.25     | 82  | 13.37      | 8.62     | 84  | 4.92       | 4.14     | 59  | 7.57       | 6.46     | 65    |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 924.49     | 133.26   | 98  | 0          | 160.45   | 8   | 0          | 155.92   | 7   | 825.16     | 132.17   | 98  | 1,032.81   | 178.13   | 96    |
| Dividends from nonbank subsidiaries .....                          | 23.30      | 2.76     | 91  | 26.35      | 6.19     | 88  | 19.63      | 4.90     | 87  | 31.51      | 3.41     | 91  | 35.75      | 7.53     | 90    |
| Dividends from subsidiary holding companies.....                   | 0          | 4.73     | 45  | 0          | 6.32     | 45  | 0          | 5.91     | 45  | 0          | 4.85     | 44  | 0          | 21.40    | 42    |
| Dividends from all subsidiaries .....                              | 947.79     | 183.35   | 97  | 26.35      | 213.42   | 8   | 19.63      | 203.53   | 6   | 856.67     | 174.85   | 98  | 1,068.56   | 260.40   | 95    |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 173.06     | 43.79    | 98  | 0          | 43.30    | 6   | 0          | 45.96    | 5   | 170.07     | 60.28    | 98  | 163.63     | 66.55    | 97    |
| Interest income from bank subsidiaries.....                        | 0.19       | 0.21     | 78  | 0.14       | 0.11     | 81  | 0.13       | 0.11     | 80  | 0.30       | 0.36     | 70  | 3.94       | 0.54     | 92    |
| Management and service fees from bank subsidiaries .....           | 0          | 0.95     | 38  | 0          | 0.87     | 38  | 0          | 0.88     | 38  | 0          | 1.47     | 37  | 0.13       | 1.55     | 73    |
| Other income from bank subsidiaries.....                           | 0.07       | 0        | 93  | 0          | 0        | 46  | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 46    |
| Operating income from bank subsidiaries .....                      | 173.32     | 52.71    | 96  | 0.14       | 48.70    | 9   | 0.13       | 51.33    | 8   | 170.37     | 62.88    | 97  | 167.70     | 69.36    | 97    |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from nonbank subsidiaries .....                          | 71.12      | 47.96    | 60  | 94.44      | 66.90    | 60  | 69.60      | 62.63    | 53  | 124.28     | 56.39    | 83  | 129.02     | 82.95    | 80    |
| Interest income from nonbank subsidiaries.....                     | 0          | 3.25     | 35  | 0          | 2.38     | 31  | 0          | 2.44     | 31  | 0          | 7.38     | 32  | 0          | 20.25    | 26    |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.51     | 41  | 0          | 0.66     | 39  | 0          | 0.37     | 40  | 0          | 0.86     | 39  | 0          | 1.92     | 38    |
| Other income from nonbank subsidiaries.....                        | 0          | 0.12     | 46  | 0          | 0.11     | 44  | 0          | 0.07     | 45  | 0          | 0.16     | 46  | 0          | 1.06     | 43    |
| Operating income from nonbank subsidiaries .....                   | 71.12      | 64.26    | 52  | 94.44      | 94.31    | 58  | 69.60      | 87.22    | 50  | 124.28     | 79.84    | 76  | 129.02     | 150.41   | 65    |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from subsidiary holding companies.....                   |            | 72.55    |     |            | 36.58    |     |            | 38.10    |     |            | 43.51    |     |            |          | 61.23 |
| Interest income from subsidiary holding companies .....            |            | 15.40    |     |            | 5.06     |     |            | 5.26     |     |            | 8.40     |     |            |          | 6.54  |
| Management and service fees from subsidiary holding companies..... |            | 0.27     |     |            | 0.75     |     |            | 0.73     |     |            | 0.44     |     |            |          | 0.36  |
| Other income from subsidiary holding companies.....                |            | -3       |     |            | -0.41    |     |            | -0.40    |     |            | 0.01     |     |            |          | 0.29  |
| Operating income from subsidiary holding companies.....            |            | 85.23    |     |            | 47.30    |     |            | 58.37    |     |            | 55.20    |     |            |          | 76.49 |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 97.39      | 67.73    | 59  | 0          | 72.55    | 8   | 0          | 74.16    | 7   | 96.16      | 69.76    | 57  | 94.31      | 67.32    | 56    |
| Interest income from bank subsidiaries.....                        | 0.11       | 0.98     | 61  | 6.93       | 0.27     | 95  | 8.10       | 0.23     | 96  | 0.17       | 0.63     | 64  | 2.27       | 0.80     | 82    |
| Management and service fees from bank subsidiaries .....           | 0          | 1.25     | 38  | 0          | 1.64     | 37  | 0          | 1.44     | 37  | 0          | 1.87     | 37  | 0.08       | 1.81     | 73    |
| Other income from bank subsidiaries.....                           | 0.04       | 0.03     | 89  | 0          | 0.03     | 45  | 0          | 0.02     | 46  | 0          | 0.04     | 45  | 0          | 0.03     | 44    |
| Operating income from bank subsidiaries .....                      | 97.54      | 81.70    | 45  | 6.93       | 82.68    | 11  | 8.10       | 83.13    | 11  | 96.33      | 82.20    | 42  | 96.66      | 78.80    | 42    |
| Dividends from nonbank subsidiaries .....                          | 2.45       | 2.90     | 76  | 109.28     | 3.56     | 99  | 107.91     | 3.07     | 99  | 3.67       | 1.95     | 80  | 3.26       | 2.65     | 77    |
| Interest income from nonbank subsidiaries.....                     | 0          | 0.28     | 38  | 0          | 0.20     | 36  | 0          | 0.18     | 36  | 0          | 0.73     | 36  | 0          | 1.19     | 30    |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.01     | 43  | 0          | 0.02     | 42  | 0          | 0.01     | 42  | 0          | 0.02     | 42  | 0          | 0.06     | 41    |
| Other income from nonbank subsidiaries.....                        | 0          | 0        | 47  | 0          | 0.01     | 45  | 0          | 0.01     | 45  | 0          | 0.01     | 46  | 0          | 0.04     | 44    |
| Operating income from nonbank subsidiaries .....                   | 2.45       | 4.41     | 70  | 109.28     | 5.69     | 99  | 107.91     | 4.67     | 99  | 3.67       | 4.70     | 73  | 3.26       | 7.29     | 69    |
| Dividends from subsidiary holding companies.....                   | 0          | 2.46     | 45  | 0          | 2.13     | 45  | 0          | 2.10     | 45  | 0          | 2.53     | 44  | 0          | 4.52     | 43    |
| Interest income from subsidiary holding companies .....            | 0          | 0.01     | 46  | 0          | 0.01     | 45  | 0          | 0.01     | 45  | 0          | 0.11     | 44  | 0          | 0.20     | 44    |
| Management and service fees from subsidiary holding companies..... | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49    |
| Other income from subsidiary holding companies.....                | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 48    |
| Operating income from subsidiary holding companies.....            | 0          | 3.74     | 44  | 0          | 3.40     | 44  | 0          | 3.91     | 43  | 0          | 4.56     | 42  | 0          | 6.08     | 40    |
| Loans and advances from subsidiaries / Short term debt.....        |            | 284.57   |     |            | 152.66   |     |            | 158.10   |     |            | 135.13   |     |            |          | 83.37 |
| Loans and advances from subsidiaries / Total debt .....            | 36.41      | 27.96    | 67  | 45.31      | 28.03    | 72  | 45.30      | 26.38    | 75  | 27.17      | 27.08    | 59  | 67.96      | 28.33    | 79    |